



McCain versus Obama:

Key Health Plan Differences

With health costs on the rise and more Americans than ever uninsured, health care is among the top domestic concerns of voters. Senators John McCain and Barack Obama have responded by making health reform proposals central to their platforms for the presidency.

The candidates share common ground that is worth noting. Most importantly, Senators McCain and Obama both recognize that controlling health care costs is paramount, and their plans tackle these costs in similar ways. They both promote increased access to information on the cost and quality of care, evidence-based medicine, health information technology and electronic prescribing, and medical malpractice reform. In addition, both proposals stress the importance of disease prevention and management.

Beyond these similarities, however, are fundamental and profound differences between the two candidates' proposals. These differences concern how health care should be organized and paid for in the United States. Senator McCain's plan eliminates the current tax breaks for employer-based coverage and shifts people into the individual insurance market without consumer protections. Senator Obama's plan creates new insurance choices that will help hard-working middle income families obtain and pay for coverage and sets rules to make sure that insurers play fair. The distinctions between their plans are clear, and the following questions reflect 10 areas in which Senators McCain and Obama differ most dramatically.



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Question	Senator McCain	Senator Obama
<p>1. Stop Insurance Company Cherry-Picking: Insurance companies often deny health coverage to people with pre-existing conditions.</p> <p>? <i>Will the candidate prohibit insurance companies from continuing to “cherry-pick”?</i></p>	No	Yes
<p>2. Level the Playing Field for Premiums: Insurance companies often charge higher premiums to people who have pre-existing conditions or family histories of health problems.</p> <p>? <i>Will the candidate prohibit insurance companies from charging exorbitant premiums to people with pre-existing conditions?</i></p>	No	Yes
<p>3. Protect Your Current Coverage: Nearly 180 million Americans receive their health insurance through their jobs, and most of them want to keep that coverage.</p> <p>? <i>Will the candidate’s plan protect employer-based health coverage?</i></p>	No	Yes
<p>4. Guarantee Value for Your Premium Dollars: Insurers spend hundreds of billions of dollars each year on marketing, paperwork, and profits.</p> <p>? <i>Will the candidate clamp down on how much insurance companies spend on non-medical costs?</i></p>	No	Yes
<p>5. Keep Your Costs Down: Insurance companies and some policy makers promote high-deductible health plans and other health plans that shift more of the financial risk for health care onto hard-working families.</p> <p>? <i>Will the candidate protect families from insurance plans that charge high deductibles or other out-of-pocket costs that they can’t afford?</i></p>	No	Yes
<p>6. Make Coverage Affordable: Both Senators McCain and Obama will provide subsidies or tax credits to help people purchase health insurance.</p> <p>? <i>Will the candidate provide help on a sliding scale so all Americans pay what they can afford, but no more?</i></p>	No	Yes

Question	Senator McCain	Senator Obama
<p>7. Guarantee Coverage like Members of Congress Have: Members of Congress are guaranteed quality health coverage through the Federal Employees Health Benefits Program (FEHBP), but many American taxpayers cannot obtain coverage that is as good as what Congress has.</p>		
<p>? <i>Will the candidate guarantee that all Americans have access to a health plan that is as good as what Congress has?</i></p>	No	Yes
<p>8. Care for America's Children: Twice recently, Congress tried and failed to overturn a veto of bills to expand the State Children's Health Insurance Program (CHIP) and cover nearly half of America's 9 million uninsured children.</p>		
<p>? <i>Does the candidate's plan support expanding CHIP?</i></p>	No	Yes
<p>9. Ensure Affordable Prescriptions for Seniors: In 2003, seniors and people with disabilities covered through the Medicare program received drug coverage for the first time. Unlike most insurance, however, the Medicare drug benefit has a large annual gap in coverage, known as the doughnut hole, where seniors must pay for drugs themselves.</p>		
<p>? <i>Has the candidate indicated support for strengthening prescription drug coverage for seniors by closing the doughnut hole?</i></p>	No	Yes
<p>10. Help Small Businesses: Because small businesses don't have as much buying power as large companies, small business owners often struggle to find affordable health coverage for themselves and their employees.</p>		
<p>? <i>Will the candidate protect small businesses from high health care costs?</i></p>	No	Yes



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