



Election 2008  
Analyses of the Plans of the Presidential Candidates

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| <b>Candidate Web Site</b>  | McCain @ <a href="http://www.johnmccain.com/convention.htm">http://www.johnmccain.com/convention.htm</a>   | OBAMA @ <a href="http://www.barackobama.com/index.php">http://www.barackobama.com/index.php</a>   |
| <b>Candidate Plan</b>      | <a href="http://www.johnmccain.com/Informing/Issues/19ba2f1c-c03f-4ac2-8cd5-5cf2edb527cf.htm">http://www.johnmccain.com/Informing/Issues/19ba2f1c-c03f-4ac2-8cd5-5cf2edb527cf.htm</a>  | <a href="http://www.barackobama.com/issues/healthcare/">http://www.barackobama.com/issues/healthcare/</a>   |
| <b>Synopsis</b>            | Sen. McCain hopes to offer all citizens access to affordable health care by allowing individuals to purchase health insurance across state lines, by reforming the tax code to eliminate the tax exclusion for employer sponsored health insurance and provide tax credits to individuals to purchase insurance.   | Sen. Obama attempts to provide universal coverage by 2012. His plan would initially mandate coverage of children. Adults would be given incentives to join private or public plans.   |
| <b>Legislative History</b> | <p>In his Congressional career, Sen. McCain has focused on the importance of health care for veterans. He has sponsored legislation to ensure that health care funding is distributed fairly and that eligible veterans in all regions of the country can equally access high quality health care (Amendment 2787 to H.R.2099 in the 104<sup>th</sup> Congress). He also has supported efforts to give military retirees tax breaks to help pay health insurance premiums (S. 623/108<sup>th</sup> Congress and S. 484/109<sup>th</sup> Congress), and he has opposed placing user fees on military retirees for using military medical facilities.</p> <p>He was the principal sponsor of legislation in 1998 to give FDA authority to regulate tobacco (S. 1415/105<sup>th</sup> Congress), although he now opposes similar legislation.</p> | <p>Sen. Obama has sponsored the following health care related bills:</p> <p>S.692 and S. 1884: Bills to establish a Hospital Quality Report Card Initiative to report on health care quality in Veterans Affairs hospitals.</p> <p>S.823: A bill to facilitate the development of microbicides for preventing transmission of HIV/AIDS and other diseases.</p> <p>S.976: A bill to expand and accelerate genomics research and initiatives to improve the accuracy of disease diagnosis, increase the safety of drugs, and identify novel treatments.</p> <p>S.1873: A bill to establish demonstration programs on regionalized systems for emergency care and to support emergency medicine research.</p>  |
| <b>Key Points</b>          | <ul style="list-style-type: none"> <li>• Support new treatment models with respect to chronic disease.</li> <li>• Expand community health centers.</li> <li>• Reform Medicare payment systems to compensate providers for diagnosis, prevention and care coordination.</li> <li>• Facilitate development of national standards for measuring and recording treatments and outcomes.</li> <li>• Require health care providers to disclose the cost and quality of their services.</li> <li>• Prohibit medical liability lawsuits against doctors who follow clinical guidelines and adhere to patient safety protocols.</li> </ul>  | <ul style="list-style-type: none"> <li>• Support health care providers implementing care management programs and encourage team care through medical home models.</li> <li>• Increase funding for community-based preventive interventions.</li> <li>• Require providers to collect and publicly report health care cost and quality measures.</li> <li>• Reward providers who participate in public plans when they achieve performance thresholds for physician-validated outcome measures.</li> <li>• Require health plans to disclose the percentage of premiums spent on direct patient care.</li> <li>• Promote new models for addressing physician errors that improve patient safety, strengthen the doctor-patient relationship and reduce the need for</li> </ul> |



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|                                      | <ul style="list-style-type: none"> <li>• Pass tort reform to eliminate frivolous lawsuits and excessive damage awards.</li> </ul>   | medical liability suits.  |
| <b>Health Insurance Reform</b>       | <p>Sen. McCain would eliminate the tax exclusion for employer-sponsored health insurance.</p> <p>He would offer refundable tax credits of \$2500 for individuals and \$5000 for families to buy their own health insurance or to offset the cost of paying taxes on their employer's premium contribution.</p> <p>The recipient could deposit tax credit funds in excess of premium in a health savings account.</p>  | <p>Sen. Obama would create a national insurance exchange to cover individuals through private health plans. There would be no mandate that individuals purchase insurance. However, parents would be required to purchase insurance for their children.</p> <p>The federal government would set rules and standards for insurers and subsidize premiums for low-income individuals who chose to enroll.</p> |
| <b>Covering the Uninsured</b>        | <p>Uninsured individuals who received the federal tax credit could purchase their own coverage.</p> <p>States would create a private guaranteed access plan for those without prior group health coverage and those with pre-existing conditions.</p> <p>Federal deregulation of the insurance market would allow health plans to sell policies across state lines.</p>   | <p>The Obama proposal would offer a national health plan with subsidies for low-income individuals.</p> <p>The plan would not deny individuals with preexisting conditions.</p>   |
| <b>Health Care Costs</b>             | <p>Federal health plans (like Medicare and Tricare) would change the payment system to reimburse providers for diagnosis, prevention and care coordination.</p> <p>Medicaid payment could be based on "episodes of care" rather than on individual treatment procedures.</p> <p>The McCain plan would promote retail health clinics as economical alternatives to office visits.</p> <p>McCain would work to eliminate lawsuits against physicians who followed clinical guidelines and safety protocols.</p> | <p>In the Obama proposal, insurance plans must offer proven disease management programs and support care coordination and medical home programs.</p> <p>If an employer's plan reduced premiums to its employees, they would receive federal subsidies to pay for catastrophic costs.</p> <p>Small businesses would be eligible for a subsidy of up to 50 percent of the premiums paid for employees.</p>    |
| <b>Health Information Technology</b> | <p>The plan would promote the rapid deployment of information systems and technology that allow doctors to practice across state lines.</p>   | <p>The Obama proposal would spend \$50 billion over the next five years to foster widespread adoption of standards-based information technology.</p>  |

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| <b>Primary Care Issues</b> | <p>According to the <i>New England Journal of Medicine</i> (Jonathan Oberlander, PhD, Aug. 21, 2008), the McCain plan “would trigger a move away from comprehensive insurance toward thinner coverage policies....” Patients in these high-deductible plans linked to health savings accounts tend to spend their limited dollars on subspecialists rather than on primary care physicians.</p> <p>The cost containment provisions of the plan support the promotion of retail health clinics as low-cost options to office visits for routine health care. The plan also promotes “competition between providers,” including broader authority for nurse practitioners.</p> <p>The definition of “coordinated care” seems to be the hospital-based coordination of payment for follow-up care of hospital procedures. This would make primary care physicians more dependent on hospital payment policies and practices.</p> | <p>The NEJM (8/21/2008) notes: “...most Americans without insurance would gain coverage through the new public and private insurance options” in the Obama plan.</p> <p>The plan assumes that substantial savings will be achieved by increasing the use of electronic medical records, improving the management of chronic conditions (specifically through the implementation of medical home models) and strengthening prevention.</p> <p>The plan specifically speaks of efforts to bolster the primary care workforce through loan repayment and training programs and improved payments for primary care providers.</p> |
| <b>AAFP Questionnaire</b>  | Did Not Respond   | Obama Response @ <a href="http://www.aafp.org/online/en/home/policy/federal/presidentialrace/positions/obama.html">http://www.aafp.org/online/en/home/policy/federal/presidentialrace/positions/obama.html</a>  |
| <b>AAFP News Now</b>       | Candidate Comparison @ <a href="http://www.aafp.org/online/en/home/publications/news/news-now/inside-aafp/20080910campaign-health-plans.html">http://www.aafp.org/online/en/home/publications/news/news-now/inside-aafp/20080910campaign-health-plans.html</a>  |   |