

# JOHN MCCAIN'S HEALTH CARE REPORT CARD

Name: **John McCain**  
Subject: **Health Care**

Grade:

**F**

## TOPIC: INSURING ALL AMERICANS **F**

### **McCain's Healthcare Plan Offers Little Hope To Those With No Insurance.**

McCain's healthcare "plan isn't expected to make a major dent in the number of uninsured Americans, and questions remain about how the plan would help older, sicker people who can't find insurance on the open market. The approach of the plan "has been estimated to reduce the number of uninsured in the U.S...by three to nine million." The latest data indicate that in 2006, there were 47 million uninsured Americans. [[Wall Street Journal](#), 4/30/2008; Kaiser Family Foundation, [statehealthfacts.org](#), accessed on 4/17/2008]

**NEEDS IMPROVEMENT!!!**

## TOPIC: QUALITY OF COVERAGE **F**

### **McCain Would Allow People to Buy Insurance Across State Lines, Would Lead to Race-to-the-Bottom in Quality.**

McCain's proposal to permit people to buy their health insurance across state lines "would allow health-insurance companies to escape state regulations they don't like, such as rules allowing for appeals when companies deny coverage and rules requiring insurers to cover people with various conditions or to cover particular types of treatments. The companies would likely gravitate to the states with the regulations they most favored." [[Wall Street Journal](#), 4/19/2008]

**State Mandates That Would Be Overridden Include:** Emergency room care, direct access to OB/GYN, clinical trials, post-mastectomy breast reconstruction, and other important services. [National Conference of State Legislatures, accessed 7/30/2007, <http://www.ncsl.org/programs/health/hmolaws.htm>; Council for Affordable Health Insurance, accessed 7/30/2007, [http://www.cahi.org/cahi\\_contents/resources/pdf/MandatePub2007.pdf](http://www.cahi.org/cahi_contents/resources/pdf/MandatePub2007.pdf)]

**NOT SATISFACTORY!!!**

## TOPIC: PROVIDING ADEQUATE COVERAGE TO AMERICANS WHO NEED IT MOST **F**

### **McCain's High-Risk Pool Would Not Cover Those Who Need Care The Most.**

McCain's proposed "Guaranteed Access Plan," for "people below a certain income who have expensive health-care needs" is "unlikely to include everyone who meets resistance in the market." McCain advisor Douglas Holtz-Eakin even "acknowledged that there will be people who can't get affordable insurance in the existing marketplace and also might not qualify for the pools." In addition, "funding for McCain's trust fund depends on savings produced under Medicaid," meaning McCain would cut coverage funding for the program that covers poor Americans. [[Wall Street Journal](#), 4/30/2008; ABCnews.com, "The Note," 4/28/2008]

### **McCain's Plan Could Lead To Loss of Coverage, Especially For Americans With Pre-Existing Conditions.**

Critics of McCain's plan argue that the tax incentives would lead "the richest and healthiest employees" to "opt out of their current coverage, leaving employers covering the sickest workers - those with preexisting conditions - and likely lead companies to stop offering coverage." Therefore, "individuals with pre-existing conditions who no longer have access to coverage through the workplace would have difficulty finding affordable coverage." Karen Pollitz, researcher at Georgetown University's Health Policy Institute, "said those with cancer, diabetes, heart disease, HIV, epilepsy and other more serious problems are rejected outright 99% of the time." [[Politico.com](#), 4/29/2008; [Wall Street Journal](#), 4/30/2008]

**SERIOUSLY?!?!**