

2008 Presidential Candidates: Health Care Issues Side-by-Side

The side-by-side comparison below focuses on important health care issues not necessarily addressed in the candidates' health care reform proposals. It was prepared by the Kaiser Family Foundation with the assistance of Health Policy Alternatives, Inc. The comparisons are based on information compiled from the candidates' Web sites, speeches and campaign debates.

John McCain	Barack Obama
Health Care Reform	
General Approach	
<ul style="list-style-type: none"> Remove the favorable tax treatment of employer-sponsored insurance and provide a tax credit to all individuals and families to increase incentives for insurance coverage; promote insurance competition; and contain costs through payment changes to providers, tort reform and other measures. <p>A detailed comparison of the candidates' health reform plans is available at http://www.health08.org/sidebyside.cfm.</p>	<ul style="list-style-type: none"> Require all children to have health insurance, and employers to offer employee health benefits or contribute to the cost of the new public program. Expand Medicaid and SCHIP and create the National Health Insurance Exchange through which small businesses and individuals without access to other public programs or employer-based coverage could enroll in a new public plan, like Medicare, or in a range of approved private plans. <p>A detailed comparison of the candidates' health reform plans is available at http://www.health08.org/sidebyside.cfm.</p>
Improving Coverage	
<ul style="list-style-type: none"> Reform the tax code to eliminate the exclusion of the value of health insurance plans offered by employers from workers' taxable income. Provide a refundable tax credit of up to \$2,500 (individuals) and \$5,000 (families) to all individuals and families for the purchase of insurance. Work with states to create a federally-supported Guaranteed Access Plan for people who are denied coverage due to pre-existing conditions. Promote competition and individual choice of insurance by allowing insurance to be sold across state lines. 	<ul style="list-style-type: none"> Require all children to have health insurance. Require large employers to offer coverage or contribute toward the costs of coverage; provide tax credits to small employers that provide coverage to their employees. Expand Medicaid and SCHIP. Provide income-related subsidies to help individuals buy qualified insurance. Create a National Health Insurance Exchange through which individuals could purchase a public plan or qualified private insurance plans; require participating insurers to offer coverage on a guaranteed issue basis and charge a fair and stable premium that is not rated on the basis of health status.
Cost Containment and Quality Improvement	
<ul style="list-style-type: none"> Promote deployment of HIT. Invest in prevention and care of chronic illnesses. Allow reimportation of drugs, encourage faster introduction of generics and require drug companies to reveal the price of their drugs. Change provider payment to encourage coordinated care and pay only for quality. Provide consumers with more information on treatment options and require provider transparency regarding costs, prices and medical outcomes. Adopt malpractice reforms. 	<ul style="list-style-type: none"> Invest \$50 billion toward adoption of electronic medical records and other HIT. Improve prevention and management of chronic conditions. Promote generic drugs, allow drug reimportation, and allow Medicare to negotiate directly with drug companies. Require hospitals and providers to publicly report measures of health care costs and quality. Invest in comparative effectiveness research. Adopt medical malpractice reforms.
HIV/AIDS/Global Health	
HIV/AIDS	

<p>Domestic</p> <ul style="list-style-type: none"> • Supports the development of a national AIDS strategy with input from government officials, doctors, drug companies, and AIDS advocates. <p>Global</p> <ul style="list-style-type: none"> • Supports U.S. global AIDS efforts: supported the reauthorization of the President's Emergency Plan for AIDS Relief. <p>More information on the candidate's position on HIV/AIDS/Global Health is available at http://www.health08.org/issue_globalhealth_hiv aids.cfm</p>	<p>Domestic</p> <ul style="list-style-type: none"> • Proposes the creation of a National HIV/AIDS Strategy to decrease new HIV infections and improve health outcomes for Americans living with HIV/AIDS. • Supports expanding Medicaid coverage to more low-income people living with HIV/AIDS and supports the Ryan White Program. • Would focus on eliminating disparities in the epidemic's impact, particularly in minority communities. • Supports comprehensive sex education, expanding access to HIV testing, increasing federal funding for science-based HIV prevention programs, and federal funding for needle-exchange to prevent the spread of HIV. <p>Global</p> <ul style="list-style-type: none"> • Supports U.S. global AIDS efforts: supported the reauthorization of the President's Emergency Plan for AIDS Relief and supports an increased commitment to the Global Fund to Fight AIDS, Tuberculosis and Malaria. <p>More information on the candidate's position on HIV/AIDS/Global Health is available at http://www.health08.org/issue_globalhealth_hiv aids.cfm</p>
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Global Health

<ul style="list-style-type: none"> • Would call for the formation of a new international organization, the "League of Democracies," to link democratic nations together, and to address challenges including HIV/AIDS in sub-Saharan Africa. • Would establish a goal of eradicating malaria in Africa. 	<ul style="list-style-type: none"> • Through his broader global development plan, would double foreign assistance to \$50 billion by 2012, and coordinate and consolidate foreign assistance initiatives into a restructured USAID. • Supports increased U.S. investment in the health infrastructures of developing countries so they can better address public health challenges, including infectious diseases and basic health care; and supports debt cancellation for these countries.
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Long-Term Care

General Approach

<ul style="list-style-type: none"> • Supports a variety of state-based programs for delivering care to people in a home setting, such as the Program of All-Inclusive Care for the Elderly (PACE) and Cash and Counseling, as provided in the Arizona Medicaid program. • Would take steps to provide individuals monthly stipends to hire care providers and purchase care-related services and goods. 	<ul style="list-style-type: none"> • Would work to give seniors and people with disabilities choices about their care, consistent with their needs, and not biased towards institutional care. • Would work to reform the financing of long-term care to protect seniors and families from impoverishment and debt. • Supports the Community Living Assistance Services and Supports Act, which would create a national insurance program to provide people with functional needs the financial assistance to pay for the supports and services that would enable them to live independently in their communities. • Would work to improve the quality of elder care, including training more nurses and health care workers in geriatrics.
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Long-Term Care Insurance

<ul style="list-style-type: none"> • Campaign has not addressed. 	<ul style="list-style-type: none"> • Has called for an investigation by the Government Accountability Office about the long-term care insurance industry. • Would take steps to strengthen oversight of the industry, ensure claims processes are consistent and fair, and guarantee that benefit packages offer the financial protection promised.
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Medicaid/State Children's Health Insurance Program (SCHIP)

General Approach

<ul style="list-style-type: none"> • Would provide states with flexibility to experiment and find solutions that work and would allow increased private sector insurance options in Medicaid/SCHIP. 	<ul style="list-style-type: none"> • Through comprehensive health reform efforts, would ensure that Medicaid and SCHIP continue to serve their critical safety net function.
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Eligibility and Enrollment

<ul style="list-style-type: none"> • Advocates focusing on currently eligible SCHIP children who are not enrolled and expanding only to low-income uninsured children not eligible for SCHIP under current policy. Opposes expansion of SCHIP to children in higher income families and to adults. 	<ul style="list-style-type: none"> • Supports expanding eligibility for Medicaid and SCHIP.
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Benefits	
<ul style="list-style-type: none"> • Advocates allowing states to use Medicaid and SCHIP funds for private insurance. 	<ul style="list-style-type: none"> • Would require coverage of essential clinical preventive services, such as cancer screenings and smoking cessation programs in Medicaid and SCHIP.
Quality and Provider Payment	
<ul style="list-style-type: none"> • Supports reforming the payment systems in Medicaid to compensate providers for diagnosis, prevention and care coordination. • Believes Medicaid should not pay for preventable medical errors or mismanagement. 	<ul style="list-style-type: none"> • Supports state efforts to constrain Medicaid costs, such as negotiating for low drug prices, and implementing disease management and quality initiatives.
Financing	
<ul style="list-style-type: none"> • Opposes the use of a tobacco tax to fund SCHIP and would instead fund out of general revenues. 	<ul style="list-style-type: none"> • Campaign has not addressed.
State Flexibility	
<ul style="list-style-type: none"> • Believes States should have the flexibility to experiment with alternative forms of access, coordinated payments per episode covered under Medicaid, use of private insurance in Medicaid, alternative insurance policies and different licensing schemes for providers. 	<ul style="list-style-type: none"> • As part of comprehensive reform, would allow states to continue to experiment, provided they meet the minimum standards of the national plan.
Medicaid Fraud	
<ul style="list-style-type: none"> • Advocates a zero tolerance policy towards Medicaid fraud. 	<ul style="list-style-type: none"> • Would empower the HHS Inspector General to fight fraud, implement anti-fraud measures in CMS contracting, expand the scope of Medicare and Medicaid audits, strengthen the federal False Claims Act, encourage states to go after fraud, and increase funding for Justice Department prosecutors and FBI agents to fight fraud.
Medicare	
General Approach	
<ul style="list-style-type: none"> • Would address the long-term financial issues of the program and reform payment systems to provide incentives to improve quality and efficiency and reduce costs. 	<ul style="list-style-type: none"> • Is committed to the long-term strength of the Medicare program and believes Medicare should be addressed only as part of the entire health care system, not separately.
Financial Solvency	
<ul style="list-style-type: none"> • Supports the establishment of a commission to make recommendations for long-term program sustainability. 	<ul style="list-style-type: none"> • Supports the elimination of the "Medicare trigger" which requires Presidential and Congressional action when general revenue contributions to Medicare are projected to exceed 45% of program costs.
Provider Payment Reform	
<ul style="list-style-type: none"> • Advocates reform of the payment system to compensate providers for diagnosis, prevention and care coordination. • Would make a single bundled payment for all services related to a patient's disease instead of paying a separate fee for each service. • Believes Medicare should not pay for services resulting in or related to preventable errors or mismanagement. 	<ul style="list-style-type: none"> • Advocates that providers who treat patients enrolled in Medicare as well as other public health insurance plans (e.g., the Federal Employees Health Benefit Program and his proposed National Health Insurance Exchange) should be rewarded for achieving performance thresholds on outcome measures. • Supports bundling Medicare provider payments in certain circumstances but not as a requirement.
Medicare Prescription Drug Coverage	
<ul style="list-style-type: none"> • Would require higher income Medicare beneficiaries to pay higher monthly Part D premiums. • Supports adding requirement to Medicare that pharmaceutical companies compete against each other to provide prescription drugs for needy seniors as under the VA system. 	<ul style="list-style-type: none"> • Would allow the government to negotiate drug prices for Medicare Part D. • Would improve drug benefits by closing the gap (i.e., "doughnut hole") in coverage. • Would promote drug price transparency by requiring Medicare drug plans to send their enrollees a full list of their drugs and fees they paid the previous year to help them determine which plans can better reduce their out-of-pocket costs and improve their health.

Medicare Advantage (MA)	
<ul style="list-style-type: none"> • Supports gradually equalizing Medicare Advantage payments in the context of comprehensive reform. 	<ul style="list-style-type: none"> • Supports eliminating excessive Medicare Advantage plan subsidies and paying Medicare Advantage plans the same amount it would cost to treat the same patients under traditional Medicare.
Medicare Fraud	
<ul style="list-style-type: none"> • Advocates a zero tolerance policy towards Medicare fraud. 	<ul style="list-style-type: none"> • Would empower the HHS Inspector General to fight fraud, implement anti-fraud measures in CMS contracting, expand the scope of Medicare and Medicaid audits, strengthen the federal False Claims Act, encourage states to go after fraud, and increase funding for Justice Department prosecutors and FBI agents to fight fraud.
Prescription Drugs	
Reimportation	
<ul style="list-style-type: none"> • Would allow reimportation of prescription drugs if the drugs are safe. 	<ul style="list-style-type: none"> • Would allow reimportation of prescription drugs from other developed countries if the drugs are safe and prices are lower outside the U.S.
Generic Drugs	
<ul style="list-style-type: none"> • Supports fostering the development of routes for safer, cheaper generic versions of drugs and biological pharmaceuticals. 	<ul style="list-style-type: none"> • Supports policies to promote increased use of generic drugs in Medicare, Medicaid, and the Federal Employees Health Benefit Program. • Supports policies to prohibit brand drug manufacturers from keeping generics off of the market.
Drug Prices	
<ul style="list-style-type: none"> • Supports adding a requirement to Medicare and Medicaid that pharmaceutical companies compete against each other to provide prescription drugs for needy seniors as under the VA system. 	<ul style="list-style-type: none"> • Would allow the government to negotiate prices of prescription drugs for Medicare Part D and for people enrolled in a new public insurance plan to be established under the Obama health plan.

Sources

Health Care Reform

For a more detailed comparison of the candidate's health reform proposals, please visit the health reform side by side here: <http://www.health08.org/http://www.health08.org/sidebyside.cfm>

McCain

- <http://www.johnmccain.com/Informing/Issues/19ba2f1c-c03f-4ac2-8cd5-5cf2edb527cf.htm>

Obama

- <http://www.barackobama.com/issues/healthcare/>
- <http://www.health08.org/candidates/obama.cfm>
- http://www.barackobama.com/pdf/Obama08_HealthcareFAQ.pdf

HIV/AIDS

McCain

- <http://www.johnmccain.com/Informing/News/PressReleases/5f76abb5-e7c4-4862-a022-cf200778de95.htm>
- <http://www.johnmccain.com/Informing/News/PressReleases/bfcf096e-e9be-453f-b6b6-49cdee396a74.htm>
- http://washblade.com/thelatest/thelatest.cfm?blog_id=21367

Obama

- <http://www.barackobama.com/pdf/AIDSFactSheet.pdf>
- http://www.cqdev.org/doc/blog/obama_strengthen_security.pdf
- http://www.barackobama.com/2007/11/30/world_aids_day_statement.php
- <http://my.barackobama.com/page/community/post/stateupdates/qG5kJV>

Long-Term Care

McCain

- <http://www.johnmccain.com/Informing/Issues/19ba2f1c-c03f-4ac2-8cd5-5cf2edb527cf.htm>

Obama

- <http://www.barackobama.com/issues/socialsecurity/>
- <http://www.barackobama.com/issues/FactSheetSeniors.pdf>

- <http://www.barackobama.com/issues/disabilities/>
- http://obama.senate.gov/press/080723-obama_joins_sen_3/
- http://www.ncpssm.org/presidential_questionnaire/

Medicaid/State Children's Health Insurance Program (SCHIP)

McCain

- <http://www.johnmccain.com/Informing/Issues/19ba2f1c-c03f-4ac2-8cd5-5cf2edb527cf.htm>
- http://www.kaisernetwork.org/health_cast/uploaded_files/103107_presforum_mccain_transcript.pdf
- <http://www.johnmccain.com/downloads/jobsforamerica.pdf>
- http://www.kaisernetwork.org/health_cast/health2008hc.cfm?hc=2596

Obama

- <http://www.barackobama.com/issues/healthcare/>
- <http://technorati.com/videos/youtube.com%2Fwatch%3Fv%3DF-Wa17qDYEE>

Medicare

McCain

- <http://www.johnmccain.com/Informing/Issues/19ba2f1c-c03f-4ac2-8cd5-5cf2edb527cf.htm>
- http://www.kaisernetwork.org/health_cast/uploaded_files/103107_presforum_mccain_transcript.pdf (pg. 29)
- <http://www.johnmccain.com/downloads/jobsforamerica.pdf>
- <http://blogs.usatoday.com/onpolitics/2008/05/mccain-advise-1.html> (Douglas Holtz-Eakin)
- http://www.kaisernetwork.org/health_cast/uploaded_files/103107_presforum_mccain_transcript.pdf (pg. 41)
- <http://www.cqpolitics.com/wmspage.cfm?docID=news-000002976416>

Obama

- <http://www.barackobama.com/issues/socialsecurity/>
- <http://www.barackobama.com/issues/pdf/HealthCareFullPlan.pdf>
- http://www.kaisernetwork.org/health_cast/health2008hc.cfm?hc=2587
- <http://technorati.com/videos/youtube.com%2Fwatch%3Fv%3DF-Wa17qDYEE>
- <http://www.reuters.com/article/pressRelease/idUS200373+25-Mar-2008+BW20080325>
- http://www.ncpssm.org/presidential_questionnaire/

Prescription Drugs

McCain

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- http://www.kaisernetwork.org/health_cast/uploaded_files/103107_h08_mccain_transcript.pdf
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- http://www.kaisernetwork.org/health_cast/uploaded_files/042408_h08_nfib_transcript.pdf

Obama

- <http://www.barackobama.com/issues/healthcare/>
- http://www.kaisernetwork.org/health_cast/uploaded_files/052907_h08_obama_transcript.pdf
- http://www.huffingtonpost.com/2007/09/13/mashup-transcript-barack_n_64321.html