



McCain on Health Care: You're on Your Own

John McCain's health care proposal undermines existing employer-based health care and pushes workers into the private market to fight big insurance companies on their own. In the Senate, McCain voted against vital health care programs for children, low-income families and seniors, but he continues to support giving big insurance companies billions in tax breaks. We need a president who will lower our health care costs and help the 47 million uninsured get health care, not one who looks the other way.

MCCAIN'S HEALTH CARE PLAN

McCain Helps Insurance Companies, Not Working Families

McCain's Plan Would Give Top 10 Health Insurance Companies \$1.9 Billion a Year in Tax Breaks. McCain's plan to reduce the corporate tax rate from 35 percent to 25 percent would deliver a \$1.9 billion tax cut to the 10 largest health insurance and managed care companies. (Center for American Progress, 4/9/08)

McCain's Advisers, Staffers and Fundraisers Have Made More Than \$140 Million as Health Care and Insurance Lobbyists.

A total of 38 lobbyists from the health care and insurance industries are listed as fundraisers, co-hosts of events or staffers for McCain's campaign. They have made more than \$140 million in lobbying fees since 1998 from health and insurance interests. (Public Campaign Action Fund analysis of data obtained from the Center for Responsive Politics)

McCain Voted to Let Insurance Companies Write off Losses. In 1999, McCain voted in favor of a \$950 million provision to allow insurance companies to write off losses accrued by their affiliates. (H.R. 2488, Vote 261, 8/5/99)

McCain's Proposal Would Increase Costs for Many, Make Getting Coverage Harder

McCain Wants to Tax Your Health Care Benefits.

McCain's plan would create a new tax on working families by making employer-provided health benefits part of taxable income. (Health08.org, Forum, 10/31/07)

His Proposal Would Increase Costs to

Workers. McCain will make health premiums part of taxable income, essentially creating a new tax on working families. His "tax credit," equaling less than half the average premium and leaving workers to pick up the difference, would not cover working families' costs and would drive insurance costs up further by promoting high-deductible health savings account plans. (Health08.org, Forum, 10/31/07; Kaiser/HRET Employer Health Benefits 2007 Annual Survey; Center on Budget and Policy Priorities, 9/20/06, 4/5/06)

His Plan Leaves Workers on Their Own.

McCain's plan undermines employer-based health care and pushes workers into the private market to fight big insurance companies on their own. Insurance companies would be able to weed out workers with real health care needs, charge excessive premiums and limit benefits. (Health08.org, Forum, 10/31/07; The Commonwealth Fund, 1/08; Center on Budget and Policy Priorities, 7/31/07)

Workers With Pre-existing Conditions Wouldn't Be Able to Get Health Care, Particularly Hurting Retirees. McCain's proposal would let insurance companies avoid state laws regulating the quality of health care coverage, resulting in lower-quality coverage that avoids consumer protections and leaves workers with pre-existing conditions, like cancer, unable to find coverage in the private market. Retirees would have a particularly hard time getting health care on the open market because insurance companies would want only the healthiest people. This would drive up costs for everyone. (McCain campaign website, accessed 2/21/08; *Los Angeles Times*, 11/20/07; The Commonwealth Fund, 6/05)

State Mandates That Would Be Overridden Under McCain's Plan Include:

- Emergency room care (currently required by 44 states)
- Direct access to OB/GYNs (44 states)
- Diabetes care (47 states)
- Colorectal cancer screening (23 states)
- Mental health parity (45 states)
- Post-mastectomy breast reconstruction (33 states)
- Off-label prescription drug use (36 states)
- Chiropractors (46 states)
- Clinical trials (20 states)

(National Conference of State Legislatures, <http://www.ncsl.org/programs/health/hmolaws.htm>; Council For Affordable Health Insurance, http://www.cahi.org/cahi_contents/resources/pdf/MandatePub2007.pdf)

MCCAIN'S RECORD: CUTTING BENEFITS AND SHIFTING COSTS TO WORKERS

McCain Supports Shifting Health Care Costs and Risks to Workers. McCain voted for health savings accounts that would help the wealthy and healthy while driving up health care costs for working families. He has made health savings accounts a central part of his 2008 health care proposal. (S. 1028, Vote 72, 4/18/96; McCain speech to Des Moines Rotary, 10/11/07)

McCain Opposed Health Care for Millions of Children. McCain voted against reauthorizing the State Children's Health Insurance Program (SCHIP), which provides health care to 6 million low-income children,

because he said it covered too many children. He then missed critical votes to provide an additional \$35 billion to cover 4 million more eligible children. (H.R. 976, Vote 307, 8/2/07; H.R. 976, Vote 353, 9/27/07; H.R. 976, Vote 403, 11/1/07; *Congressional Record*, 8/2/07)

McCain Put Medicare Benefits at Risk. McCain voted to cut billions from Medicare funding, raise the eligibility age to 67 and increase premiums. In 2007, he missed a critical vote to allow Medicare to negotiate lower prescription drug prices for seniors. (S. 1932, Vote 363, 12/21/05; *Congressional Quarterly*, 12/26/05; S. 1932, Vote 287, 11/3/05; S. 3, Vote 132, 4/18/07; *New York Times*, 4/19/07)

McCain Voted to Cut Billions from Medicaid. McCain voted to cut \$3.9 billion for Medicaid prescription drugs and voted for Bush's proposal to cut \$14 billion from Medicaid over five years. Such large cuts would devastate state budgets and result in more uninsured and uncompensated care. (S. 1932, Vote 363, 12/21/05; *Congressional Quarterly*, 12/26/05; S.C.R 18, Vote 58, 3/17/05)

McCain Opposed Medicaid for Hurricane Victims. McCain opposed efforts to grant Hurricane Katrina victims access to Medicaid for five months, provide full federal funding for Medicaid in Louisiana, Mississippi and Alabama for one year and provide other health care assistance for hurricane victims. (S. 1932, Vote 285, 11/3/05)

McCain Opposed Providing Adequate Funds for a Medicare Prescription Drug Benefit. McCain voted against establishing a voluntary Medicare prescription drug benefit with reasonable premiums and drug costs in 2002. He voted against an amendment in 2001 to provide \$158 billion needed to adequately fund a strong Medicare prescription drug benefit. He also voted against an amendment in 2000 to authorize a universal, voluntary and affordable Medicare prescription drug benefit for seniors and people with disabilities. (S. 812, Vote 186, 7/23/02; H.C.R. 83, Vote 66, 4/3/01; H.R. 4577, Vote 144, 6/22/00)

McCain Opposed Extending Prescription Drug Rebates to Medicaid Recipients Enrolled in HMOs. McCain opposed an amendment that would prevent the Medicaid federal medical assistance percentage (FMAP) from falling below 0.1 for Delaware and Michigan, 0.3 for Kentucky and 0.5 for any other state in fiscal 2006. It also would extend prescription drug rebates to Medicaid recipients enrolled in HMOs or PPOs. (S. 9132, S.Amdt. 2365, Vote 291, 11/3/2005)