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Straight Talk on Health System Reform

★ A "Call to Action"

Today, In Florida, John McCain Outlined His Plan For Health Care Reform. John McCain believes we can and must provide access to health care for every American. He has proposed a comprehensive vision for achieving that. For too long, our nation's leaders have talked about reforming health care. Now is the time to act.

- **Americans Are Worried About Health Care Costs.** The problems with health care are well known: it is too expensive and 47 million people living in the United States lack health insurance.

★ John McCain's Vision For Health Care Reform

John McCain Believes The Key To Health Care Reform Is To Restore Control To The Patients Themselves. We want a system of health care in which everyone can afford and acquire the treatment and preventative care they need. Health care should be available to all and not limited by where you work or how much you make. Families should be in charge of their health care dollars and have more control over care.

★ Making Health Insurance Innovative, Portable And Affordable

John McCain Will Reform Health Care Making It Easier For Individuals And Families To Obtain Insurance. An important part of his plan is to use competition to improve the quality of health insurance with greater variety to match people's needs, lower prices, and portability. Families should be able to purchase health insurance nationwide, across state lines.

John McCain Will Reform The Tax Code To Offer More Choices Beyond Employer-Based Health Insurance Coverage. While still having the option of employer-based coverage, every family will





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also have the option of receiving a direct refundable tax credit - effectively cash - of \$2,500 for individuals and \$5,000 for families to offset the cost of insurance. Families will be able to choose the insurance provider that suits them best and the money would be sent directly to the insurance provider. Those obtaining innovative insurance that costs less than the credit can deposit the remainder in expanded Health Savings Accounts.

John McCain Proposes Making Insurance More Portable. Americans need insurance that follows them from job to job. They want insurance that is still there if they retire early and does not change if they take a few years off to raise the kids.

John McCain Will Encourage And Expand The Benefits Of Health Savings Accounts (HSAs) For Families. When families are informed about medical choices, they are more capable of making their own decisions and often decide against unnecessary options. Health Savings Accounts take an important step in the direction of putting families in charge of what they pay for.

★ A Specific Plan of Action: Ensuring Care for Higher Risk Patients

John McCain's Plan Cares For The Traditionally Uninsurable. John McCain understands that those without prior group coverage and those with pre-existing conditions have the most difficulty on the individual market, and we need to make sure they get the high-quality coverage they need.

John McCain Will Work With States To Establish A Guaranteed Access Plan. As President, John McCain will work with governors to develop a best practice model that states can follow - a Guaranteed Access Plan or GAP - that would reflect the best experience of the states to ensure these patients have access to health coverage. One approach would establish a nonprofit corporation that would contract with insurers to cover patients who have been denied insurance and could join with other state plans to enlarge pools and lower overhead costs. There would be reasonable limits on premiums, and assistance would be available for Americans below a certain income level.

John McCain Will Promote Proper Incentives. John McCain will work with Congress, the governors, and industry to make sure this approach is funded adequately and has the right incentives to reduce costs such as disease management, individual case management, and health and wellness programs.

★ A Specific Plan of Action: Lowering Health Care Costs

John McCain Proposes A Number Of Initiatives That Can Lower Health Care Costs. If we act today, we can lower health care costs for families through common-sense initiatives. Within a decade, health spending will comprise twenty percent of our economy. This is taking an increasing toll on America's families and small businesses. Even Senators Clinton and Obama recognize the pressure skyrocketing health costs place on small business when they exempt small businesses from their employer mandate plans.

- **CHEAPER DRUGS: Lowering Drug Prices.** John McCain will look to bring greater competition to our drug markets

through safe re-importation of drugs and faster introduction of generic drugs.

- **CHRONIC DISEASE: Providing Quality, Cheaper Care For Chronic Disease.** Chronic conditions account for three-quarters of the nation's annual health care bill. By emphasizing prevention, early intervention, healthy habits, new treatment models, new public health infrastructure and the use of information technology, we can reduce health care costs. We should dedicate more federal research to caring and curing chronic disease.
- **COORDINATED CARE: Promoting Coordinated Care.** Coordinated care - with providers collaborating to produce the best health care - offers better outcomes at lower cost. We should pay a single bill for high-quality disease care which will make every single provider accountable and responsive to the patients' needs.
- **GREATER ACCESS AND CONVENIENCE: Expanding Access To Health Care.** Families place a high value on quickly getting simple care. Government should promote greater access through walk-in clinics in retail outlets.
- **INFORMATION TECHNOLOGY: Greater Use Of Information Technology To Reduce Costs.** We should promote the rapid deployment of 21st century information systems and technology that allows doctors to practice across state lines.
- **MEDICAID AND MEDICARE: Reforming The Payment System To Cut Costs.** We must reform the payment systems in Medicaid and Medicare to compensate providers for diagnosis, prevention and care coordination. Medicaid and Medicare should not pay for preventable medical errors or mismanagement.
- **SMOKING: Promoting The Availability Of Smoking Cessation Programs.** Most smokers would love to quit but find it hard to do so. Working with business and insurance companies to promote availability, we can improve lives and reduce chronic disease through smoking cessation programs.
- **STATE FLEXIBILITY: Encouraging States To Lower Costs.** 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.
- **TORT REFORM: Passing Medical Liability Reform.** We must pass medical liability reform that eliminates lawsuits directed at doctors who follow clinical guidelines and adhere to safety protocols. Every patient should have access to legal remedies in cases of bad medical practice but that should not be an invitation to endless, frivolous lawsuits.
- **TRANSPARENCY: Bringing Transparency To Health Care Costs.** We must make public more information on treatment options and doctor records, and require transparency regarding medical outcomes, quality of care, costs and prices. We must also facilitate the development of national standards for measuring and recording treatments



and outcomes.

★ Confronting the Long-Term Challenge

John McCain Will Develop A Strategy For Meeting The Challenge Of A Population Needing Greater Long-Term Care. There have been a variety of state-based experiments such as Cash and Counseling or The Program of All-Inclusive Care for the Elderly (PACE) that are pioneering approaches for delivering care to people in a home setting. Seniors are given a monthly stipend which they can use to: hire workers and purchase care-related services and goods. They can get help managing their care by designating representatives, such as relatives or friends, to help make decisions. It also offers counseling and bookkeeping services to assist consumers in handling their programmatic responsibilities.

★ Setting the Record Straight: Covering Those With Pre-Existing Conditions

MYTH: Some Claim That Under John McCain's Plan, Those With Pre-Existing Conditions Would Be Denied Insurance.

- **FACT: John McCain Supported The Health Insurance Portability And Accountability Act In 1996 That Took The Important Step Of Providing Some Protection Against Exclusion Of Pre-Existing Conditions.**
- **FACT: Nothing In John McCain's Plan Changes The Fact That If You Are Employed And Insured You Will Build Protection Against The Cost Of Any Pre-Existing Condition.**
- **FACT: As President, John McCain Would Work With Governors To Find The Solutions Necessary To Ensure Those With Pre-Existing Care Are Able To Easily Access Care.**

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