



Complex Child E-Magazine

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Obama and McCain on Healthcare

The intent of this article is to provide an unbiased look at the major presidential candidates, Barack Obama and John McCain, and their respective positions and record on healthcare.

In general, the information found below has been taken from the candidates' websites, their statements given at the AAPD Disability Forum this past August, and the United States Senate website for information on past votes in the Senate.

The issue of healthcare is vitally important to people with disabilities and complex medical issues. Many children rely on State Children's Health Insurance Programs (SCHIP) for their health insurance, and many others are part of Medicaid waiver programs such as Katie Beckett waivers or HCBS (Home and Community-Based Services) waivers. Young children under the age of three receive therapy and medical services through Early Intervention programs. All of these programs must be reapproved and funded (in part) by the federal government.

Despite all of these programs, some children do not qualify for any services and remain uninsured. These children often go without medical services, medications, equipment, and therapies that they need.

In addition, health insurance plans tend to be very costly, both in the cost of the premium and the out-of-pocket expenses such as deductibles, co-payments, co-insurance, out-of-network costs, and non-covered item expenses. This, along with variable coverage packages, leads to children being under-insured, or not able to have their needs met by their insurance company. Children with disabilities historically have had a very difficult time getting coverage for ongoing therapies, especially speech therapy and therapies for children with autism or static non-rehabilitative disorders like cerebral palsy. Insurance and Medicaid have also restricted coverage on items such as communication devices, standers, eyeglasses, and medical formulas.

Healthcare is in crisis for many families in America today. The following statements and positions represent what the two presidential candidates plan to do to solve this crisis.

Side-by-Side Positions on Healthcare

issue	BARACK OBAMA	JOHN McCAIN
Guaranteed Universal Healthcare	Supports ¹	Opposes ³
Mandated Health Insurance for Children	Supports ¹	Opposes ³
Tax Credits for Healthcare	Supports for small businesses ¹	Supports for all individuals in lieu of providing universal insurance ³
Eliminating Pre-Existing Conditions	Supports, via universal healthcare ¹	Opposes, but would establish a joint federal-state program to help the uninsurable get coverage ³
Coordination of Care for Chronic Diseases	Supports ¹	Supports ³
Reauthorizing SCHIP, the state health insurance plans for children [H.R. 976]	Supports, voted Yes ⁴	Opposes, voted No ⁴
Embryonic Stem Cell Research [S. 5]	Supports, cosponsor, voted Yes ¹	Supports, voted Yes, ⁴ but states he, “opposes the intentional creation of human embryos for research purposes,” and “clear lines should be drawn that reflect a refusal to sacrifice moral values and ethical principles for the sake of scientific progress.” ³
Comprehensive newborn and toddler screening programs for disabilities and genetic conditions	Supports ¹	Has not expressed a position
Autism Program: create and fund research centers	Supports ¹	Supports ³
Fully fund Combating Autism Act [S. 843]	Supports ¹	Has not expressed a position
Funding for life-long services for people with autism [S. 937]	Supports, cosponsor ¹	Has not expressed a position

Barack Obama

“We now face an opportunity--and an obligation--to turn the page on the failed politics of yesterday's health care debates. My plan begins by covering every American. If you already have health insurance, the only thing that will change for you under this plan is the amount of money you will spend on premiums. That will be less. If you are one of the 45 million Americans who don't have health insurance, you will have it after this plan becomes law. No one will be turned away because of a preexisting condition or illness.”¹

- **Guaranteed eligibility.** No American will be turned away from any insurance plan because of illness or pre-existing conditions.
 - **Comprehensive benefits.** The benefit package will be similar to that offered through Federal Employees Health Benefits Program (FEHBP), the plan members of Congress have.
 - **Affordable premiums, co-pays and deductibles.**
 - **Subsidies.** Individuals and families who do not qualify for Medicaid or SCHIP but still need financial assistance will receive an income-related federal subsidy to buy into the new public plan or purchase a private health care plan.
 - **Portability and choice.** Participants in the new public plan and the National Health Insurance Exchange (see below) will be able to move from job to job without changing or jeopardizing their health care coverage.
 - **National Health Insurance Exchange.** The Obama plan will create a National Health Insurance Exchange to help individuals who wish to purchase a private insurance plan.
 - **Employer Contribution.** Employers that do not offer or make a meaningful contribution to the cost of quality health coverage for their employees will be required to contribute a percentage of payroll toward the costs of the national plan.
 - **Support for Small Businesses.** Barack Obama will create a Small Business Health Tax Credit to provide small businesses with a refundable tax credit of up to 50 percent on premiums paid by small businesses on behalf of their employees.
 - **Mandatory Coverage of Children.** Obama will require that all children have health care coverage.
 - **Expansion of Medicaid and SCHIP.** Obama will expand eligibility for the Medicaid and SCHIP [State Children's Health Insurance Program] programs and ensure that these programs continue to serve their critical safety net function.¹
- **Healthcare Issue Page:** <http://www.barackobama.com/issues/healthcare/>
 - **Healthcare Plan:** <http://www.barackobama.com/pdf/issues/HealthCareFullPlan.pdf>
 - **Healthcare Q&A:** http://www.barackobama.com/pdf/Obama08_HealthcareFAQ.pdf
 - **Autism Plan:** <http://www.barackobama.com/pdf/AutismSpectrumDisorders.pdf>

John McCain

“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.”³

- John McCain believes the key to health care reform is to restore control to the patients themselves. Health care should be available to all and not limited by where you work or how much you make.
- 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.
- 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 receive a direct refundable tax credit--effectively cash--of \$2,500 for individuals and \$5,000 for families to offset the cost of insurance.
- John McCain proposes making insurance more portable.
- John McCain will encourage and expand the benefits of Health Savings Accounts (HSAs) for families.
- John McCain's plan cares for the traditionally uninsurable. John McCain will work with states to establish a Guaranteed Access Plan. 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.
- 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.³
- **Healthcare Issue Page:** <http://www.johnmccain.com/Informing/Issues/19ba2f1c-c03f-4ac2-8cd5-5cf2edb527cf.htm>
- **Autism Statement:** <http://www.johnmccain.com/content/?guid=24dc9c37-e739-4aa3-8a88-ebae650a2f11>

¹ Barack Obama's website, www.barackobama.com

² AAPD National Forum Transcripts:
<http://www.aapd.com/News/election/080726forumtrans.htm>

³ John McCain's website, www.johnmccain.com

⁴ <http://www.senate.gov>