

# How Do the Presidential Candidates' Plans Stack Up Against Planned Parenthood's Priorities?

Planned Parenthood Action Fund believes that all of us benefit from healthy communities and healthy families, in which every person has access to high-quality, affordable, and confidential health care from a provider they know and trust. The United States spends more than \$2 trillion on health care every year, yet more than 70 million Americans do not have the insurance coverage necessary to meet their health care needs — 45.7 million Americans are uninsured, and an additional 25 million are underinsured.<sup>1/2/3</sup> Planned Parenthood believes we can build a better health care system, one that guarantees:

- Affordable and high-quality health care, including comprehensive reproductive health care, for all;
- Direct access, including self-referral, to trusted reproductive health care providers of choice;
- A sufficient supply of adequately compensated providers;
- Investment in preventive services as a top health care priority; and
- Tangible efforts to reduce health care disparities.

Both presidential candidates are proposing to make health care more affordable and more accessible for Americans, but their approaches are vastly different. Senator Barack Obama proposes to expand coverage through a new health insurance exchange, in which individuals and small businesses can purchase plans like those available to federal employees and members of Congress, as well as a new publicly sponsored health plan. Senator John McCain proposes to make individuals and families responsible for obtaining their own health insurance by providing tax credits for purchasing coverage directly from the insurance companies.

- 1 Centers for Medicare and Medicaid Services, *National Health Expenditures, Forecast summary and selected tables*, Office of the Actuary, 2008.
- 2 DeNavas-Walt, C., Proctor, BD and Smith, J. *Income, Poverty, and Health Insurance Coverage in the United States: 2007*. U.S. Census Bureau, August 2008.
- 3 Schoen, K., Collins, S., Kriss, J. and Doty, M. *In the Literature: How Many Are Underinsured? Trends Among U.S. Adults, 2003 and 2007*. Commonwealth Fund, June 2008.

## Barack Obama's Plan for a Healthy America

"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."

– Barack Obama

## John McCain's Straight Talk on Health System Reform

"I believe the key to real reform is to restore control over our health-care system to the patients themselves. To that end, my reforms are built on the pursuit of three goals: paying only for quality medical care, having insurance choices that are diverse and responsive to individual needs, and restoring our sense of personal responsibility."

– John McCain

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Guarantee affordable and high-quality health care for all	<b>EXPANDING PUBLIC COVERAGE</b>	
	<p><b>PROPOSAL</b></p> <ul style="list-style-type: none"> <li>• Create a national public health insurance plan for individuals without access to other coverage — benefits would be similar to federal employees' health coverage</li> <li>• Expand Medicaid and SCHIP eligibility for low-income individuals</li> </ul> <p><b>IMPACT ON WOMEN</b></p> <p>The more than 17 million uninsured women in the U.S. would gain new coverage options under Obama's proposed new public health insurance plan and expanded Medicaid and SCHIP coverage. However, because these options are based on current federally subsidized coverage, which does not include the full range of reproductive health care services, the coverage may not meet women's complete health care needs.</p>	<p><b>PROPOSAL</b></p> <ul style="list-style-type: none"> <li>• Give states flexibility to experiment with alternative forms of coverage and access under Medicaid</li> <li>• Allow veterans health benefits to be used outside the VA system</li> </ul> <p><b>IMPACT ON WOMEN</b></p> <p>States would have increased flexibility to redesign their Medicaid programs under McCain's plan, but important coverage protections, including comprehensive benefits requirements and limited cost sharing (co-payments, deductibles, and other out-of-pocket costs), could be lost.</p>
Guarantee affordable and high-quality health care for all	<b>CREATING NEW HEALTH INSURANCE OPTIONS</b>	
	<p><b>PROPOSAL</b></p> <p>Create a National Health Insurance Exchange through which individuals can purchase either a public coverage option or their choice of private insurance plans — participating plans must offer fair and stable premiums, provide coverage to anyone who applies, and include benefits at least as generous as the public plan</p> <p><b>IMPACT ON WOMEN</b></p> <p>Obama's proposed National Health Insurance Exchange would make a range of coverage options, with comprehensive benefits, available to all individuals. To ensure that all health plans in the Exchange meet women's full health care needs, Obama's proposed public plan must include the full range of reproductive health services, including abortion.</p>	<p><b>PROPOSAL</b></p> <p>Work with states to establish a Guaranteed Access Plan to cover high-cost patients who have been denied coverage due to pre-existing conditions — the plan may contract with private insurers to cover these patients and may include assistance to low-income individuals and limits on premiums</p> <p><b>IMPACT ON WOMEN</b></p> <p>McCain's proposed Guaranteed Access Plan would provide a coverage option for high-risk individuals, but it does not include protections against limited benefits, waiting periods, or exclusion of coverage for pre-existing conditions. Because women are more likely to suffer from chronic health problems, they could be particularly affected by these plans and denied coverage for the very conditions that require medical care.</p>

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End discrimination in eligibility for, and access to, quality health care	<b>GUARANTEED ELIGIBILITY</b>	
	<p><b>PROPOSAL</b> Prohibit insurance plans from turning away individuals because of illness or pre-existing conditions</p> <p><b>IMPACT ON WOMEN</b> Some insurance companies currently deny coverage to up to 40% of applicants, based on a host of factors, including occupation, hobbies, and chronic illnesses or other pre-existing conditions. Obama's plan would eliminate cherry picking by insurance companies and guarantee that nobody is turned away because of health status.</p>	<p><b>PROPOSAL</b> No provision</p> <p><b>IMPACT ON WOMEN</b> The McCain plan would allow insurance companies to continue to deny enrollment to individuals based on arbitrary selection criteria. For example, women who have given birth by cesarean section could be denied coverage — with more than one million cesareans performed in the U.S. each year, millions of women could be affected by this single provision.<sup>4</sup></p>
Employers have a role to play in guaranteeing affordable and high-quality health care for all	<b>EMPLOYER RESPONSIBILITY</b>	
	<p><b>PROPOSAL</b> Require businesses to provide subsidized coverage for employees or contribute to a public insurance pool (excludes small businesses)</p> <p><b>IMPACT ON WOMEN</b> More than four out of five uninsured individuals currently live in households with at least one working adult, and this requirement would significantly improve their access to health care.<sup>5</sup></p>	<p><b>PROPOSAL</b> Eliminate the individual tax exclusion for employer-sponsored health insurance.</p> <p><b>IMPACT ON WOMEN</b> The McCain plan reduces the incentive for employers to offer coverage, potentially pushing millions of people into the individual insurance market where policies feature less comprehensive benefits and higher cost-sharing requirements. An estimated 20 million people would lose their employer-sponsored coverage in the first ten years.<sup>6</sup> In addition, more than 60% of women are currently insured through job-based health coverage. The disincentive for employers to offer coverage under McCain's plan would jeopardize access to health care for more than 57 million women.</p>

4 Grady D, "After Caesareans, Some See Higher Insurance Cost," *New York Times*, June 1, 2008.

5 Kaiser Commission on Medicaid and the Uninsured. *The Uninsured and Their Access to Health Care*, October 2007. [http://www.kff.org/uninsured/upload/1420\\_09.pdf](http://www.kff.org/uninsured/upload/1420_09.pdf) (Accessed August 15, 2008).

6 Kaiser Family Foundation. *Women's Health Insurance Coverage*, December 2007. [http://www.kff.org/womenshealth/upload/6000\\_06.pdf](http://www.kff.org/womenshealth/upload/6000_06.pdf) (Accessed August 15, 2008).

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<p>Every person has a role to play in guaranteeing affordable and high-quality health care for all, but individuals must have the resources and information they need to take personal responsibility for their health and safety</p>	<b>INDIVIDUAL RESPONSIBILITY</b>	
	<p><b>PROPOSAL</b> Require all children and adolescents to have health insurance coverage</p> <p><b>IMPACT ON WOMEN</b> Obama's plan would require coverage of the more than eight million children and adolescents under age 18 who currently have no health insurance, significantly improving access to health care for young women.</p>	<p><b>PROPOSAL</b> Encourage and expand the use of health savings accounts (HSAs) to put individuals in charge of making their own health care decisions — those who spend less on their health insurance than the proposed individual tax credit can deposit any remaining balance into their HSAs</p> <p><b>IMPACT ON WOMEN</b> McCain's plan would create new options for individuals' health care spending under expanded HSAs; however, these accounts must be tied to enrollment in a high-deductible health plan with substantial cost sharing and potentially limited health care services. Healthier and wealthier people benefit most from HSAs. Women, who on average earn less and have greater health care needs than men, are disproportionately disadvantaged in this market.</p>
<p>Ensure a sufficient supply of adequately compensated providers through expanded medical and public health education, adequate reimbursement, and the innovative use of nurses and advanced practice clinicians</p>	<b>ADEQUATE WORKFORCE</b>	
	<p><b>PROPOSAL</b> Expand funding — including loan repayment, adequate reimbursement, grants for training curricula, and infrastructure support to improve working conditions</p> <p><b>IMPACT ON WOMEN</b> The U.S. is facing a critical shortage of nurses and primary care doctors. Obama's plan would begin to address this shortage to ensure adequate access to health care for all Americans.</p>	<p><b>PROPOSAL</b> No provision</p> <p><b>IMPACT ON WOMEN</b> McCain's plan does not address the growing provider shortage, including an expected shortage of one million nurses by 2020.<sup>7</sup> These shortages could dramatically affect the quality and accessibility of health care in every setting.</p>

<sup>7</sup> Steinwald, AB, *Primary Care Professionals: Recent Supply Trends, Projections and Valuation of Services, Testimony Before the Committee on Health, Education, Labor, and Pensions*, U.S. Senate, United States Government Accountability Office, 2008, <http://www.gao.gov/new.items/d08472t.pdf> (Accessed September 4, 2008).

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Planned Parenthood Position	Barack Obama	John McCain
<p>Reduce financial barriers (such as high deductibles, premiums, and co-payments) that prevent individuals and families from accessing the health care they need</p>	<b>INDIVIDUAL PREMIUM SUBSIDIES</b>	
	<p><b>PROPOSAL</b> Provide federal subsidies to individuals (who do not qualify for public programs) to purchase coverage through the new public plan or to purchase a private health care plan</p> <p><b>IMPACT ON WOMEN</b> Cost is the primary barrier to health insurance coverage for more than half of all uninsured individuals.<sup>8</sup> Obama's proposed subsidies, combined with the affordable coverage options available through the proposed Exchange, would make health care more affordable for more than 17 million women and their families.<sup>9</sup></p>	<p><b>PROPOSAL</b> Provide tax credits to all families to offset the costs of purchasing their own insurance — \$2,500 for individuals and \$5,000 for families</p> <p><b>IMPACT ON WOMEN</b> Annual health insurance premiums average more than \$4,400 for individuals and \$12,000 for families — well above McCain's proposed tax credit and out of reach for many lower-income individuals and families.<sup>10</sup> McCain's plan does not make premiums more affordable to cover this cost gap for women and their families, except in very limited instances for high-risk individuals.</p>
<p>Reduce financial barriers (such as high deductibles, premiums, and co-payments) that prevent individuals and families from accessing the health care they need</p>	<b>EMPLOYER PREMIUM SUBSIDIES</b>	
	<p><b>PROPOSAL</b></p> <ul style="list-style-type: none"> <li>Establish federal subsidies to help employers cover the cost of catastrophic illness — savings must be guaranteed to reduce employee premiums</li> <li>Create a new tax credit to reduce health care costs for small businesses and make the new public insurance plan available to small businesses.</li> </ul> <p><b>IMPACT ON WOMEN</b> Most Americans currently obtain their insurance coverage through their employers. The Obama plan builds on the current system of employer-sponsored health insurance and provides subsidies to help employers, particularly small businesses, pay for their employees' coverage. This is particularly important for women, as more women than men work for small businesses that do not offer health insurance to their employees.<sup>11</sup></p>	<p><b>PROPOSAL</b> No provision</p> <p><b>IMPACT ON WOMEN</b> Under the McCain plan, employers who are already struggling with health care premium increases, would be left with a more expensive population to insure and no federal assistance.<sup>12</sup></p>

8 Kaiser Family Foundation, *Myths About the Uninsured*, <http://www.kff.org/uninsured/upload/Myths-about-the-Uninsured-Fact-Sheet.pdf> (Accessed July 18, 2008).

9 Kaiser Family Foundation. *Women's Health Insurance Coverage*, December 2007. [http://www.kff.org/womenshealth/upload/6000\\_06.pdf](http://www.kff.org/womenshealth/upload/6000_06.pdf) (Accessed August 15, 2008).

10 Kaiser Family Foundation. *Women's Health Insurance Coverage*, December 2007. [http://www.kff.org/womenshealth/upload/600\\_06.pdf](http://www.kff.org/womenshealth/upload/600_06.pdf) (Accessed August 15, 2008).

11 Fronstin, P et al., *Small Employers and Health Benefits: Findings from the 2002 Small Employer Health Benefits survey*, Employee Benefit Research Institute, January 2003, <http://www.ebri.org/pdf/briefspdf/0103ib.pdf> (Accessed September 22, 2008).

12 Burman, L et al. *An updated analysis of the 2008 Presidential Candidates' Tax Plans*, Tax Policy Center, July 2008, [http://www.taxpolicycenter.org/taxtopics/presidential\\_candidates.cfm](http://www.taxpolicycenter.org/taxtopics/presidential_candidates.cfm).

Planned Parenthood Position	Barack Obama	John McCain
<p>Eliminate barriers, including discrimination based on age, gender, or health status, that prevent individuals and families from accessing the health care they need</p>	<p style="text-align: center;"><b>REFORMING THE PRIVATE INSURANCE MARKET</b></p> <p><b>PROPOSAL</b></p> <ul style="list-style-type: none"> <li>• Require insurers in non-competitive markets to put a reasonable share of premiums into patient care</li> <li>• Prohibit insurance companies from denying coverage to applicants based on pre-existing conditions or illness</li> </ul> <p><b>IMPACT ON WOMEN</b></p> <p>Obama's plan would limit the premiums insurers could charge in areas with little competition, further alleviating the cost barriers experienced by the majority of uninsured individuals.</p>	<p><b>PROPOSAL</b></p> <p>Allow health insurers to sell plans across state lines, bypassing state coverage protections</p> <p><b>IMPACT ON WOMEN</b></p> <p>McCain's plan would allow insurance companies to bypass state consumer safeguards and benefit mandates that require coverage of many essential services, including maternity care, cervical cancer screening, and contraceptives. Millions of women could be left with limited access to insurance coverage and benefits, and those who are covered could be denied critical preventive care and lifesaving treatments under their plans.</p>
<ul style="list-style-type: none"> <li>• Facilitate and reward the provision of evidence-based health care that is fully evaluated and supported by providers</li> <li>• Promote patient-centered health care, defined by the Institute of Medicine as "care that is respectful of and responsive to individual patient preferences, needs, and values, and [ensures] that patient values guide all clinical decisions"</li> </ul>	<p style="text-align: center;"><b>HIGH-QUALITY CARE</b></p> <p><b>PROPOSAL</b></p> <ul style="list-style-type: none"> <li>• Establish an independent institute on comparative effectiveness</li> <li>• Require full transparency about quality, outcomes, and costs, including the percentage of premiums devoted to patient care</li> <li>• Accelerate efforts to develop and disseminate best practices</li> <li>• Among providers seeing patients covered under the new public plan: require data collection and reporting on quality; require utilization of proven disease management programs; and reward providers for achieving performance outcomes</li> </ul> <p><b>IMPACT ON WOMEN</b></p> <p>One in five women report concerns about the quality of their health care, and the U.S. ranks abysmally low on many quality indicators, including maternal mortality (41st in the world) and infant mortality (27th in the world).<sup>13</sup> Obama's plan includes a number of initiatives specifically designed to improve and reward quality at both the national level and the individual provider level.</p>	<p><b>PROPOSAL</b></p> <ul style="list-style-type: none"> <li>• Require transparency regarding quality of care, medical outcomes, cost, and prices</li> <li>• Develop national standards for measuring outcomes</li> <li>• Promote coordinated care, with providers collaborating to produce the best health care</li> </ul> <p><b>IMPACT ON WOMEN</b></p> <p>While McCain's plan begins to address quality by improving the transparency of health care outcomes and costs, his plan fails to include next steps to reward quality care and advance the provision of patient-centered and evidence-based practice of medicine.</p>

13 World Health Organization. *Maternal Mortality in 2005: Estimates Developed by WHO, UNICEF, UNFPA and the World Bank, 2007*, [http://www.who.int/whosis/mme\\_2005.pdf](http://www.who.int/whosis/mme_2005.pdf) (accessed August 28, 2008); Matthews T.J. et al., *Infant mortality statistics from the 2003 period linked birth/infant death data set*. Nat'l Vital Stat Rep. 2006; 54 (16):1-29.

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<ul style="list-style-type: none"> <li>• Aid safety-net providers' adoption of health information technology</li> <li>• Protect the privacy of patient information and ensure that all health care is provided in a confidential manner</li> <li>• Streamline forms and electronic billing</li> </ul>	<p style="text-align: center;"><b>HEALTH INFORMATION TECHNOLOGY</b></p> <p><b>PROPOSAL</b></p> <ul style="list-style-type: none"> <li>• Promote broad adoption of health information technology (HIT) and commit the necessary federal financial assistance to make it happen</li> <li>• Ensure that patient privacy is protected</li> </ul> <p><b>IMPACT ON WOMEN</b></p> <p>Obama's plan would make resources available to safety-net providers and small practitioners that face significant barriers to investing in HIT systems. Adoption of these systems would improve quality of care for the millions of women and families served by safety-net providers. In addition, Obama's plan ensures protection of patient privacy.</p>	<p><b>PROPOSAL</b></p> <p>Promote rapid deployment of health information technology</p> <p><b>IMPACT ON WOMEN</b></p> <p>McCain's plan promotes greater use of health information technology, but does not make resources available to providers to fulfill new requirements. Without financial assistance, safety-net providers may be forced to divert funding away from patient care and toward HIT in order to meet the new mandates. McCain's plan does not include any provisions to protect patient privacy and confidentiality.</p>
<ul style="list-style-type: none"> <li>• Guarantee access to complete and comprehensive reproductive health care services, such as abortion, contraception, cancer screening, maternity care, and testing for and treatment of sexually transmitted infections*</li> <li>• Promote prevention and exempt preventive services from co-payments and deductibles</li> <li>• Incorporate health education as a reimbursable component of health care delivery</li> </ul>	<p style="text-align: center;"><b>COMPREHENSIVE HEALTH CARE</b></p> <p><b>PROPOSAL</b></p> <ul style="list-style-type: none"> <li>• Provide comprehensive benefits, similar to those under the federal employees' plans, through a new public plan option</li> <li>• Require plans participating in the National Health Insurance Exchange to offer comprehensive benefits, at least as generous as the new public plan</li> <li>• Require federally funded plans to include access to essential preventive services</li> <li>• Emphasize prevention and treatment of chronic diseases, including incentives for use of coordinated care or medical home models</li> </ul> <p><b>IMPACT ON WOMEN</b></p> <p>Only half of adults receive all currently recommended preventive services.<sup>14</sup> By requiring a wide range of plans to cover preventive care, Obama's plan could significantly improve the provision of preventive care and improve health outcomes — for example, regular screening could prevent 4 out of every 5 cases of invasive cervical cancer.<sup>15</sup> Though Obama's plan promotes comprehensive benefits, because it is based on federally sponsored coverage, it does not guarantee access to the full range of reproductive health care services. Under current law, no federal funds may be used for the provision of abortion, except in cases of rape, incest, or danger to the life of the woman.</p>	<p><b>PROPOSAL</b></p> <ul style="list-style-type: none"> <li>• Emphasize chronic disease prevention and early intervention, and promote care coordination</li> <li>• Promote the availability of smoking-cessation programs</li> <li>• No provisions to ensure access to comprehensive benefits</li> </ul> <p><b>IMPACT ON WOMEN</b></p> <p>By steering people to the individual market with limited tax credits, McCain's plan not only creates incentives for families to purchase plans with bare bones benefit packages, but it also threatens the availability of health coverage for people with chronic illness — in the individual market they can be denied coverage either entirely or just for their chronic conditions. Women are particularly affected, as nearly 4 in 10 women suffer from a chronic illness that requires ongoing medical care.<sup>16</sup></p>

\* Planned Parenthood endorses the list of reproductive health care services referenced in the American College of Obstetricians and Gynecologists' *Covering Specific Services in Women's Health*, as services that must be covered and accessible in any health care plan or program.

14 The Commonwealth Fund on a High Performance Health System, *Why Not the Best? Results from the National Scorecard on U.S. Health System Performance, 2008*, July 2008.

15 National Committee for Quality Assurance, *The State of Health Care Quality 2007*, [http://www.ncqa.org/Portals/0/Publications/Resource%20Library/SOHC/SOHC\\_07.pdf](http://www.ncqa.org/Portals/0/Publications/Resource%20Library/SOHC/SOHC_07.pdf) (Accessed August 25, 2008).

16 Kaiser Family Foundation. *Women and Health Care: A National Profile*, July 2005. <http://www.kff.org/womenshealth/whp070705pkg.cfm> (Accessed August 15, 2008).

Planned Parenthood Position	Barack Obama	John McCain
<ul style="list-style-type: none"> <li>• Create a pipeline of culturally competent providers by supporting appropriate education and ongoing training</li> <li>• Cultivate and maintain a robust pool of culturally competent health care providers</li> <li>• Reimburse for the extra cost associated with providing culturally and linguistically appropriate health care services and health education</li> <li>• Fund the research and development of materials designed to reduce cultural barriers to health care</li> </ul>	<p style="text-align: center;"><b>CULTURALLY APPROPRIATE CARE</b></p> <p><b>PROPOSAL</b> Challenge the health care system to eliminate inequities in care through:</p> <ul style="list-style-type: none"> <li>• Requiring collection, analysis, and reporting of data on health care among disparity populations, and holding providers accountable for disparities</li> <li>• Diversifying the workforce to ensure more culturally effective care</li> <li>• Implementing evidence-based interventions</li> <li>• Supporting and expanding the capacity of safety-net institutions, which provide a disproportionate amount of care for under-served populations</li> </ul> <p><b>IMPACT ON WOMEN</b> Asian-Americans, Latinos, and African-Americans are more likely than whites to report feeling that they would receive better care if they were of a different race or ethnicity. Obama's plan to build a more diverse workforce, hold providers accountable for disparities in care, and improve evidence-based treatment would begin to reduce these disparities in care and make health care more culturally appropriate for everyone.</p>	<p><b>PROPOSAL</b> No provision</p> <p><b>IMPACT ON WOMEN</b> McCain's plan does not acknowledge or propose to address the significant disparities in health and health care that exist among different racial and ethnic groups, including the higher breast cancer mortality rate among African-American women, the higher rate of new cervical cancer cases among Latinas, and the staggering rate of AIDS among African-Americans (while representing only 12% of the U.S. population, African-Americans account for half of AIDS cases diagnosed in 2006).<sup>17/18/19</sup></p>

17 American Cancer Society, *Cancer Facts and Figures 2008*. <http://www.cancer.org/downloads/STT/CAFF2007PWSecured.pdf> (Accessed August 15, 2008).

18 U.S. Census Bureau, *2006 Population Estimates*. <http://www.census.gov/popest/estimates.php> (Accessed May 29, 2008).

19 Centers for Disease Control and Prevention, *HIV/AIDS Surveillance Report: Cases of HIV infection and AIDS in the United States and Dependent Areas, 2006*, Vol. 18, 2008. <http://www.cdc.gov/hiv/topics/surveillance/resources/reports/2006report/pdf/2006SurveillanceReport.pdf> (Accessed August 26, 2008).