



THE MCCAIN HEALTH CARE PLAN: PUTTING THE INTERESTS OF INSURANCE COMPANIES AHEAD OF NEBRASKA FAMILIES

Families in Nebraska know that our health care system works better for insurance companies than working Americans. Over 230,000 Nebraska residents – and over 45 million nationally – lack health insurance today.¹ Rather than standing up to health insurance companies to reduce health care costs, John McCain’s plan would tax employee health care benefits for the first time, send individual health care tax credits directly to insurance companies, and give even more power to the insurance industry.

John McCain’s plan starts with taxing the employer-based health insurance benefits that over 1 million Nebraska residents rely on for the first time in history.² Expert analysis has found that while some individuals would benefit from the health care tax credits offered by McCain, the added tax would mean that 20 million Americans would lose their health insurance benefits. *In Nebraska, over 107,000 individuals would lose their current health care coverage under the McCain plan.*³

The McCain plan also undermines state-level insurance protections by deregulating the insurance industry and allowing insurance companies to sell policies across state lines. John McCain has promised to get rid of the “worst excesses of state-based regulation” – which for families across the country means limits on insurance company discrimination against American families, access to lifesaving preventive care, and coverage of essential services for people with diabetes, mental illness and children with hearing issues. Instead of Nebraska families buying only insurance that meets Nebraska insurance company guidelines, under the McCain plan, insurance companies would be able to escape Nebraska state protections and sell insurance to Nebraska families and businesses from states that have less health care protections for their families.

Nebraska families currently have access to – under state law – several protections that do not exist in other, less-regulated states. *Under the McCain plan, these important protections for Nebraska families would be at risk:*

Mandatory External Review of Insurance Company Decisions. 44 states, including Nebraska and the District of Columbia protect the right of individuals to have insurance company denials of coverage or care reviewed by an independent agency.⁴ The McCain plan would allow insurance companies to avoid this critical protection for nearly 130,000 Nebraska residents who currently have coverage through the individual market.⁵

Banned Insurance Company Payments to Doctors for Withholding Covered Care. 32 states, including Nebraska, ban the practice of insurance companies on the individual market providing financial incentives to doctors for withholding covered care. John McCain’s plan would undermine this basic protection, even though he even sponsored a Patient’s Bill of Rights in 2001 that would ban this practice across the country.⁶

Coverage of Breast Screenings. 49 states, including Nebraska, and the District of Columbia require insurance companies to cover breast cancer screenings.⁷ The McCain plan would remove this lifesaving protection for Nebraska women.

Mandatory Coverage of Vaccinations. 29 states, including Nebraska, and the District of Columbia require insurance companies to cover childhood vaccinations.⁸ 82 percent of young Nebraska children have received vaccinations.⁹ Under John McCain's plan, insurance companies could avoid covering childhood vaccinations in the name of cutting costs.

Coverage of Diabetes Care. 45 states, including Nebraska, and the District of Columbia require insurance companies to cover diabetes care and education.¹⁰ Over 7 percent of Nebraska residents battle diabetes every day,¹¹ and John McCain's plan would make it harder for individuals to obtain the support they need to control this chronic disease.

Ability of Women to Choose Their OB-GYN As Their Primary Care Provider. 22 states, including Nebraska, and the District of Columbia allow women to choose their OB-GYN as their primary care provider.¹² Although Senator McCain's 2001 Patient's Bill of Rights proposal would have guaranteed this protection for women across the country,¹³ his presidential campaign proposal would allow insurance companies to avoid this Nebraska regulation.

Mental Health Coverage. 43 states, including Nebraska, and the District of Columbia require insurance companies to cover at least some mental health services.¹⁴ For the 30 percent of Nebraska residents who have reported poor mental health in the past, this protection is important to ensure strong health outcomes.¹⁵

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¹ U.S. Census, Aug. 2008, http://pubdb3.census.gov/macro/032008/health/h06_000.htm

² Kaiser Family Foundation, State Health Facts, <http://www.statehealthfacts.org/comparebar.jsp?ind=125&cat=3>

³ Economic Policy Institute, 09/26/08, <http://www.epiaction.org/researchbulletin100.pdf>

⁴ Families USA, June 2008, <http://www.familiesusa.org/assets/pdfs/failing-grades.pdf>

⁵ Kaiser State Health Facts, 2008, <http://www.statehealthfacts.org/comparebar.jsp?ind=125&cat=3>

⁶ Democratic Caucus, Summary of McCain-Edwards-Kennedy Patients Bill of Rights, <http://democrats.senate.gov/pbr/summary.html>

⁷ Kaiser State Health Facts, <http://www.statehealthfacts.org/comparemactable.jsp?ind=488&cat=7&rgn=37>

⁸ Kaiser State Health Facts, 2006, <http://www.statehealthfacts.org/comparetable.jsp?ind=377&st=3>

⁹ Kaiser States Health Facts, 2007, <http://www.statehealthfacts.org/profileind.jsp?rgn=29&cat=2&ind=54>

¹⁰ Kaiser State Health Facts, 2008, <http://www.statehealthfacts.kff.org/comparetable.jsp?ind=373&cat=7&rgn=15>; American Diabetes Association, <http://www.diabetes.org/uedocuments/EnzifactsheetREV.pdf>

¹¹ Kaiser State Health Facts, 2007, <http://www.statehealthfacts.kff.org/comparemactable.jsp?ind=70&cat=2>

¹² Kaiser State Health Facts, Feb. 2008, <http://www.statehealthfacts.org/comparemactable.jsp?ind=494&cat=7>

¹³ Democratic Caucus, Summary of McCain-Edwards-Kennedy Patients Bill of Rights, <http://democrats.senate.gov/pbr/summary.html>

¹⁴ Kaiser State Health Facts, March 2008, Kaiser State Health Facts, March 2008, <http://www.statehealthfacts.org/comparetable.jsp?ind=368&cat=7>

¹⁵ Kaiser State Health Facts, 2004, <http://www.statehealthfacts.org/profileind.jsp?rgn=29&cat=2&ind=93>