



## **BARACK OBAMA AND JOE BIDEN: AFFORDABLE, ACCESSIBLE HEALTH CARE FOR WOMEN**

The stakes for reforming America's broken health care system are particularly high for women. The majority of our nation's uninsured are women, and women also are the nation's primary caregivers of seniors, Americans with disabilities and children.

Barack Obama and Joe Biden will guarantee affordable, accessible health care coverage for all women and their families. Under the Obama-Biden plan, if you like your current health insurance, nothing changes, except your costs will go down by as much as \$2,500 per year. If you don't have health insurance, you will have a choice of new, affordable health insurance options.

In contrast, what John McCain has put forward is a "radical" deconstruction of American health care<sup>1</sup> that further undermines the quality and availability of health care for women. Over the course of their lifetimes, due in part to their reproductive health care, women use – and need – the health care system more than men. They also will spend more on out-of-pocket costs than do men due to a greater likelihood of chronic disease and prescription drug usage.<sup>2</sup> The McCain plan fails to support the health needs of women, and makes it harder for women to receive the care that they need. John McCain has called for dismantling our employer-based health insurance system, forcing more women into the individual insurance market where they have to fend for themselves, and his plan eventually raises taxes on tens of millions of families.<sup>3</sup> With health care costs and uninsured rates already rising, American women simply cannot afford John McCain's extreme health care plan.

### **EFFECTS OF JOHN MCCAIN'S HEALTH CARE PLAN ON WOMEN AND THEIR FAMILIES**

**Puts Millions of Women at Risk of Losing their Employer-Based Health Insurance:** 38 percent of women receive health coverage from their employers,<sup>4</sup> and another 25 percent of women receive employer-based health coverage from their husbands.<sup>5</sup> In total, 59 million women rely on the employer-based health insurance system for quality, affordable health care.<sup>6</sup> John McCain's health care plan would tax employer-provided health insurance benefits for the first time to pay for his health tax credit,<sup>7</sup> leaving millions of women who currently receive employer-provided health insurance at risk of losing their insurance or having their taxes rise over time. Independent analysis has found that 20 million Americans are likely to lose their current health insurance benefits under the McCain plan.<sup>8</sup>

**Increases Taxes on Middle Class Families:** The McCain plan offers \$2,500 per person or \$5,000 per family tax credits to buy health insurance. But what he and his advisors do not tell you is that his plan finances these credits by increasing taxes on middle class families. Over time, the McCain plan will grow into a net tax increase for many middle class families.<sup>9</sup>

**Makes Women More Vulnerable to Rising Costs:** John McCain's \$5,000 family health care tax credit covers only a fraction of the \$12,000 average health insurance premium for families. Women would be disproportionately affected by this inadequate tax credit because they make less than men, and would have to pay a greater share of their income on health insurance costs in the individual insurance market, which in 40 states allows insurance companies to charge women higher premiums than men.<sup>10</sup>

**Lowers Quality of Care for Women and Their Families:** John McCain's health care plan allows insurance companies to escape state-level insurance protections by allowing companies to sell insurance products across state lines.<sup>11</sup> This plan would eliminate the ability of women to have insurance company denials reviewed by an independent agency; eliminate required coverage of maternity care, contraception and direct access to OB/GYNs; get rid of required coverage of mental health services, and also leave too many women without coverage of basic preventive services like breast and cervical cancer screenings and diabetes care. A recent study found that only 12 percent of 3,500 insurance plans offered on the individual market offer comprehensive maternity care.<sup>12</sup> For women who depend on state protections to receive this necessary care, the McCain plan will strip away these base protections in favor of giving more power to insurance companies.

**Fails to Cover the More than 19 Million Uninsured Women:** Independent analysis has found that John McCain's plan does virtually nothing to cover uninsured Americans.<sup>13</sup> This is unacceptable for the nearly 20 percent of women who lack health insurance,<sup>14</sup> and often have poorer health outcomes than men. This plan mirrors John McCain's efforts in the Senate to block more affordable health insurance for women and children by voting against an expansion of the State Children's Health Insurance Program, which provides insurance to millions of children and women, and against providing tax credits for small businesses to offer health insurance.<sup>15</sup>

**Denies Coverage to Millions of Women with Pre-Existing Conditions:** 30 million women have chronic conditions, such as diabetes, asthma and hypertension, and depend on their employer for health insurance.<sup>16</sup> And insurance companies can even discriminate against women who are pregnant or who have had caesarian sections in the past when making coverage decisions.<sup>17</sup> Rather than require insurance companies to cover individuals with pre-existing conditions,<sup>18</sup> John McCain will force 20 million Americans onto the individual insurance market, where women in particular will be vulnerable to discrimination from insurance companies and be prevented from getting the life-saving care they need.

### **THE OBAMA-BIDEN PLAN TO COVER ALL WOMEN AND REDUCE HEALTH CARE COSTS**

**Provides Affordable, Accessible Health Coverage for All Americans:** The Obama-Biden administration will ensure affordable, accessible health coverage for all Americans. Their plan maintains patient choice, and establishes a National Health Insurance Exchange with a range of private insurance options as well as a new public health plan to allow individuals and businesses to buy affordable and accessible health coverage similar to that available to federal employees. The Obama-Biden health plan will provide tax credits to people so they can afford health care and will reduce the typical family's medical expenditures by \$2,500 per year while providing them with more health care options and greater security. The Obama-Biden plan will end insurance company discrimination and guarantee that all Americans – regardless of pre-existing conditions – will be able to purchase any private insurance plan at an affordable and fair price.

**Ensures All Americans Have Access to Preventive Health Care:** The Obama-Biden health plan will ensure that all Americans have access to preventive health care services. Their proposal creates a voluntary national pool, the National Health Insurance Exchange, comprised of a range of private plans and a new public plan. These plans as well as all federally supported health plans, including Medicare, Medicaid and SCHIP, will be required to cover all essential clinical preventive services with minimal or zero co-pays and deductibles. Under the Obama-Biden plan, women will have access to affordable coverage for maternity care, reproductive care, cancer screening and treatment, preventive care, mental health care, and other necessary services. Obama and Biden will also strengthen partnerships between federal, state and local public health authorities to expand access to proven community-based prevention programs, extend prevention efforts into workplaces and schools, and support federal initiatives.

**Covers Every Child and Expands SCHIP:** Barack Obama and Joe Biden are committed to making sure every child has health insurance. As a state senator, Obama sponsored and helped pass legislation that expands Illinois' KidCare program which provided coverage to 150,000 parents and children. In the United States

Senate, he and Joe Biden have fought to expand the State Children's Health Insurance Program (SCHIP) program to another 3.4 million children across the country. An Obama-Biden administration will expand eligibility for Medicaid and SCHIP and ensure that these programs continue to serve their critical safety net function.

**Supports Research, Diagnosis and Treatment to Improve Women's Health:** Heart disease is the leading cause of death among women, accounting for nearly 39 percent of all female deaths. Studies show that after a first heart attack, women are less likely than men to receive diagnostic, therapeutic, and cardiac rehabilitation procedures, and are more likely to die or have a second heart attack. Barack Obama has fought to maintain funding for the Centers of Excellence in Women's Health at the Department of Health and Human Services. Barack Obama is also a cosponsor of the Women's Health Offices Act to permanently authorize women's health offices in all Department of Health and Human Services agencies and the HEART for Women Act to improve research and education on women and heart disease. The Obama-Biden health care plan combats health care disparities throughout health care system through greater research, outreach, training, and by requiring providers to report on the quality of care for disparity populations.

**Fights Cancer:** Barack Obama has spent his career fighting to improve prevention and treatment of cancer. As an Illinois State Senator, Obama passed laws to ensure Medicaid coverage for treatment of breast and cervical cancers, and helped create the Illinois Task Force on Cervical Cancer Elimination. In the U.S. Senate, Barack Obama was an original cosponsor of Johanna's Law, which increases awareness of ovarian cancer. Barack Obama and Joe Biden will double federal funding for cancer research within 5 years, expand access to potentially lifesaving clinical trials, create a new cancer survivorship initiative at the Centers for Disease Control (CDC), and end insurance company discrimination against individuals with pre-existing conditions. Obama and Biden are also proud of their longtime support of the Genetic Information Nondiscrimination Act, a measure recently signed into law that will prevent insurance companies from using information from genetic tests to restrict or deny coverage to individuals at risk from cancer and other diseases. For women with breast cancer, ovarian cancers and other diseases that may be inherited, this provides critical protection against losing health insurance or a job because of an elevated risk.

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<sup>1</sup> "McCain's Health Care Plan Risky", Atlanta Journal Constitution, 09/28/08,

[http://www.ajc.com/opinion/content/opinion/stories/2008/09/28/healthed\\_0928.html](http://www.ajc.com/opinion/content/opinion/stories/2008/09/28/healthed_0928.html)

<sup>2</sup> National Women's Law Center, <http://action.nwlc.org/site/DocServer/NowhereToTurn.pdf?docID=601>

<sup>3</sup> "John McCain's Radical Health Care Plan for America", Center for American Progress Action Fund, Sept. 2008,

<http://wonkroom.thinkprogress.org/wp-content/uploads/2008/09/paper.pdf>

<sup>4</sup> Kaiser Foundation, Women's Health Insurance Coverage, [http://www.kff.org/womenshealth/upload/6000\\_05.pdf](http://www.kff.org/womenshealth/upload/6000_05.pdf), Figure 1.

<sup>5</sup> Commonwealth Fund, *Women and Health Coverage: The Affordability Gap*,

<http://www.nwlc.org/pdf/NWLCCommonwealthHealthInsuranceIssueBrief2007.pdf>, Figure 3.

<sup>6</sup> Center for American Progress Action Fund, Sept. 2008, [http://www.americanprogressaction.org/issues/2008/pdf/womens\\_health.pdf](http://www.americanprogressaction.org/issues/2008/pdf/womens_health.pdf)

<sup>7</sup> New York Times, 05/01/08,

[http://www.nytimes.com/2008/05/01/us/politics/01mccain.html?\\_r=2&adxnnl=1&oref=slogin&adxnnlx=1222351242-G1312cuB5d8XTe8T8O/Kjw&oref=slogin](http://www.nytimes.com/2008/05/01/us/politics/01mccain.html?_r=2&adxnnl=1&oref=slogin&adxnnlx=1222351242-G1312cuB5d8XTe8T8O/Kjw&oref=slogin)

<sup>8</sup> Thomas Buchmueller, Sherry A. Glied, Anne Royalty, and Katherine Swartz, Cost And Coverage Implications of The McCain Plan to Restructure Health Insurance, <http://content.healthaffairs.org/cgi/content/full/hlthaff.27.6.w472/DC1>.

<sup>9</sup> James Kvaal, Peter Harbage, and Ben Furnas, John McCain's Radical Prescription for Health Care,

[http://wonkroom.thinkprogress.org/wp-content/uploads/2008/07/health\\_taxes21.pdf](http://wonkroom.thinkprogress.org/wp-content/uploads/2008/07/health_taxes21.pdf), p.5.

<sup>10</sup> National Women's Law Center, <http://action.nwlc.org/site/DocServer/NowhereToTurn.pdf?docID=601>

<sup>11</sup> John McCain, Contingencies Magazine, Sept/Oct. 2008, <http://www.contingencies.org/septoct08/mccain.pdf>

<sup>12</sup> National Women's Law Center, <http://action.nwlc.org/site/DocServer/NowhereToTurn.pdf?docID=601>

<sup>13</sup> Wall Street Journal, 4/30/08; Tax Policy Center, 07/23/08,

[http://www.taxpolicycenter.org/UploadedPDF/411741\\_updated\\_candidates.pdf](http://www.taxpolicycenter.org/UploadedPDF/411741_updated_candidates.pdf)

<sup>14</sup> Kaiser Foundation, Women's Health Insurance Coverage, [http://www.kff.org/womenshealth/upload/6000\\_05.pdf](http://www.kff.org/womenshealth/upload/6000_05.pdf), Figure 1.

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<sup>15</sup> SCR 95, Vote 41, 3/11/04; S 1054, Vote 162, 5/15/03; HR 4810, Vote 205, 7/17/00

<sup>16</sup> Center for American Progress Action Fund, Sept. 2008,

[http://www.americanprogressaction.org/issues/2008/pdf/womens\\_health.pdf](http://www.americanprogressaction.org/issues/2008/pdf/womens_health.pdf)

<sup>17</sup> National Women's Law Center, <http://action.nwlc.org/site/DocServer/NowhereToTurn.pdf?docID=601>

<sup>18</sup> Center for American Progress Action Fund, Sept. 2008,

[http://www.americanprogressaction.org/issues/2008/pdf/womens\\_health.pdf](http://www.americanprogressaction.org/issues/2008/pdf/womens_health.pdf)