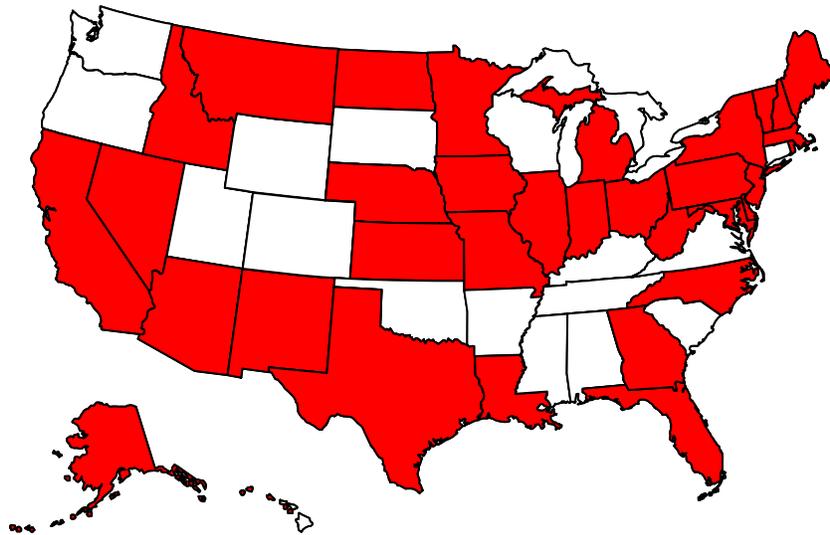
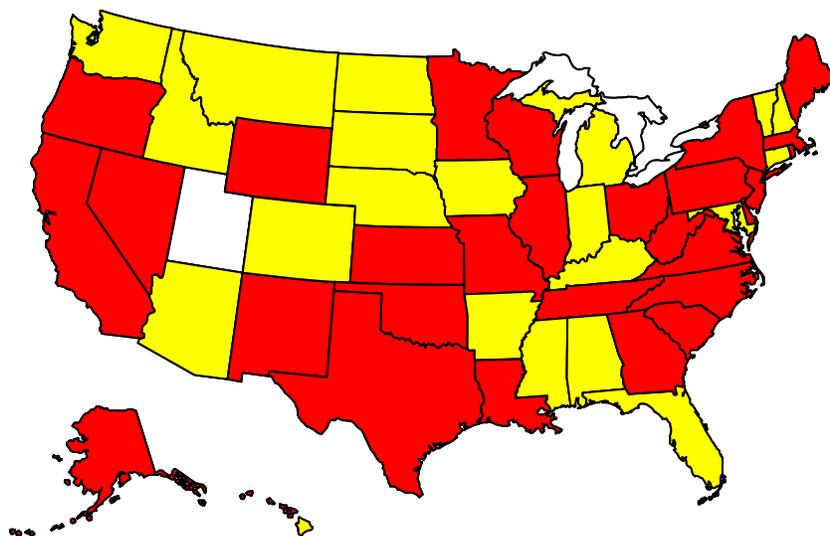


Banned Insurance Company Payments to Doctors for Withholding Covered Care. 32 states ban the practice of insurance companies on the individual market providing financial incentives to doctors for withholding covered care.⁴ John McCain's plan would undermine this basic protection, even though he even sponsored a Patient's Bill of Rights in 2001 that would ban this practice across the country.⁵

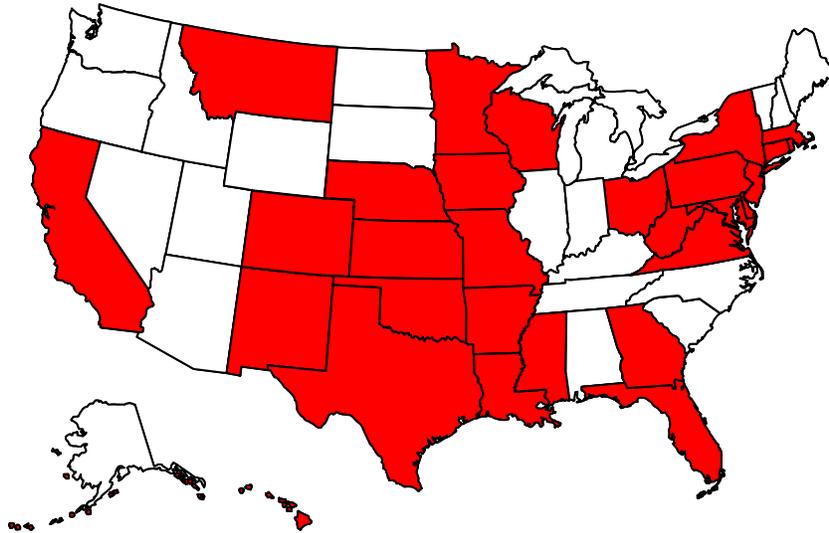


Coverage of Breast and Cervical Cancer Screenings. 49 states and the District of Columbia require insurance companies to cover breast cancer screenings and 28 states and the District of Columbia require coverage of cervical cancer screenings.⁶

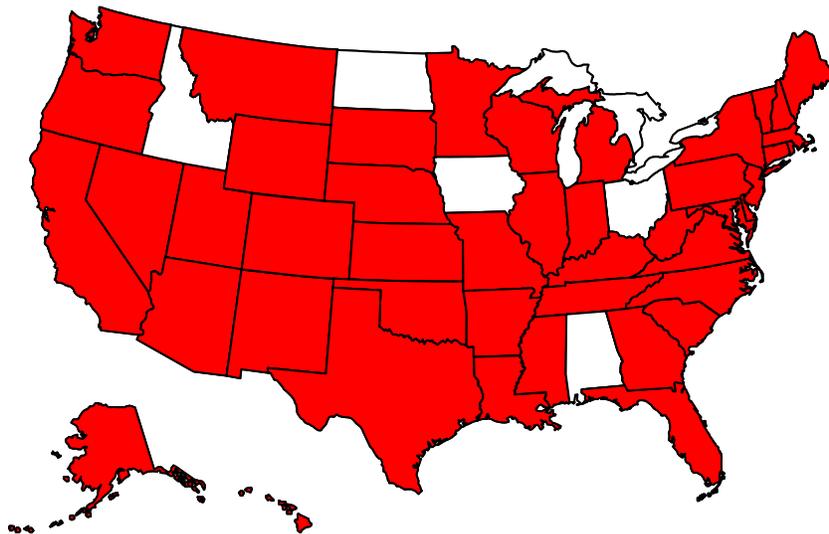


*Yellow denotes states that cover only breast cancer screenings, and red denotes states that cover both.

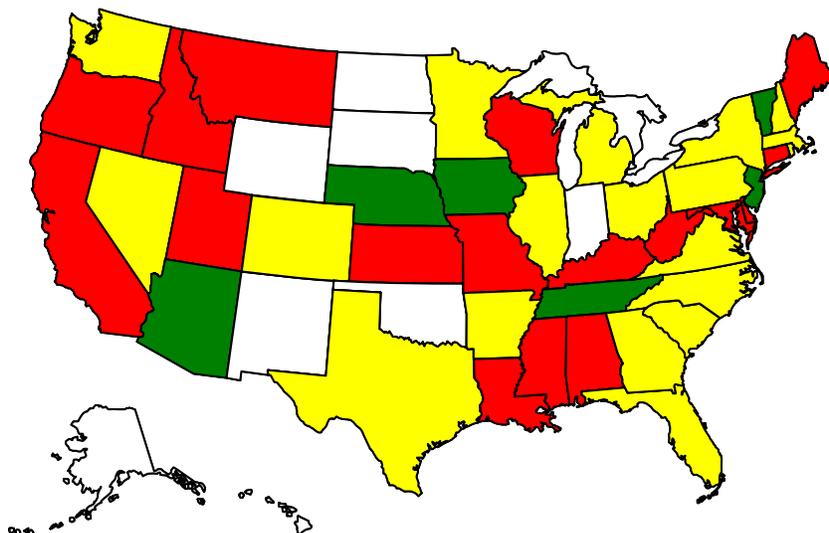
Mandatory Coverage of Vaccinations. 29 states and the District of Columbia require insurance companies to cover childhood vaccinations.⁷ Under John McCain's plan, insurance companies could avoid covering childhood vaccinations in the name of cutting costs.



Coverage of Diabetes Care. 45 states and the District of Columbia require insurance companies to cover diabetes care and education.⁸ 8 percent of Americans battle diabetes every day,⁹ and John McCain's plan would make it harder for individuals to obtain the support they need to control this chronic disease.

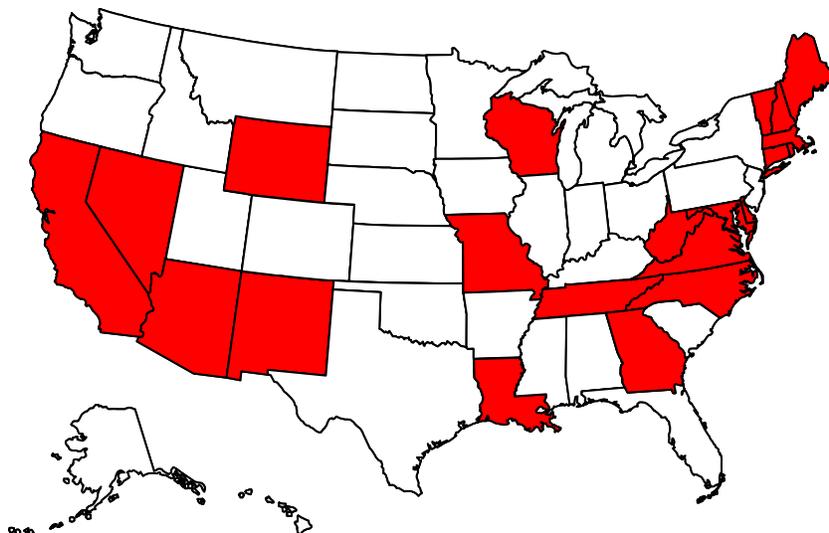


Ability of Women to Access Their OB-GYN Without a Specific Referral. 36 states and the District of Columbia, allow women to access routine OB-GYN services without prior referral from their primary care provider.¹⁰ And 22 states and the District of Columbia, allow women to choose their OB-GYN as their primary care provider.¹¹ Although Senator McCain's 2001 Patient's Bill of Rights proposal would have guaranteed these protections for women across the country,¹² his presidential campaign proposal would allow insurance companies to avoid this important regulation.

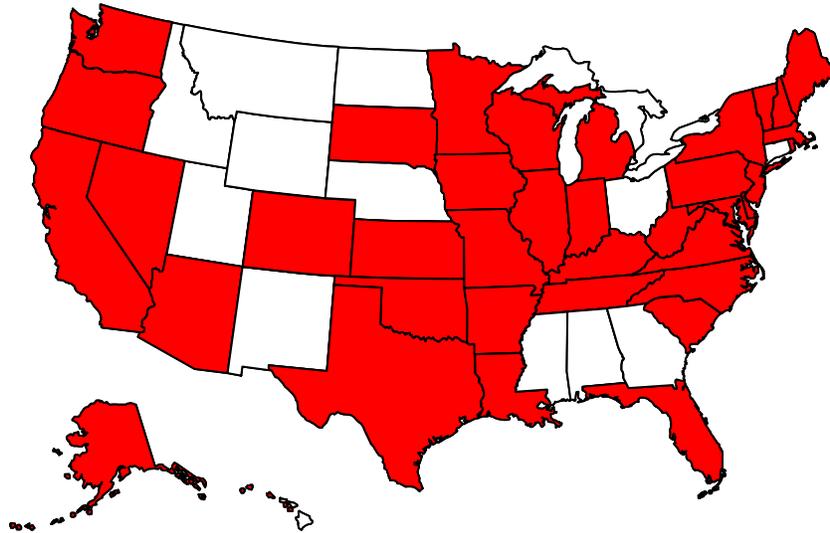


*Red denotes direct access to OB-GYNs and OB-GYNs as primary care provider, yellow denotes states that allow direct access to OB-GYNs, green denotes states that allow OB-GYNs to be primary care providers.

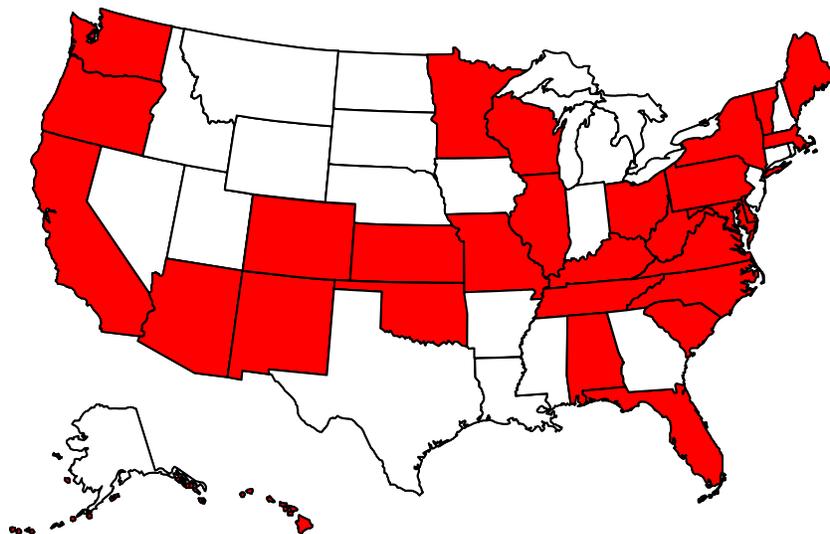
Access to Lifesaving Clinical Cancer Trials. Today, less than five percent of patients with cancer participate in clinical trials,¹³ despite their importance in advancing cancer research and development of effective new treatments. 25 states seek to ensure more patients have access to these important treatments by requiring insurance companies to cover routine costs in many types of clinical trials.¹⁴



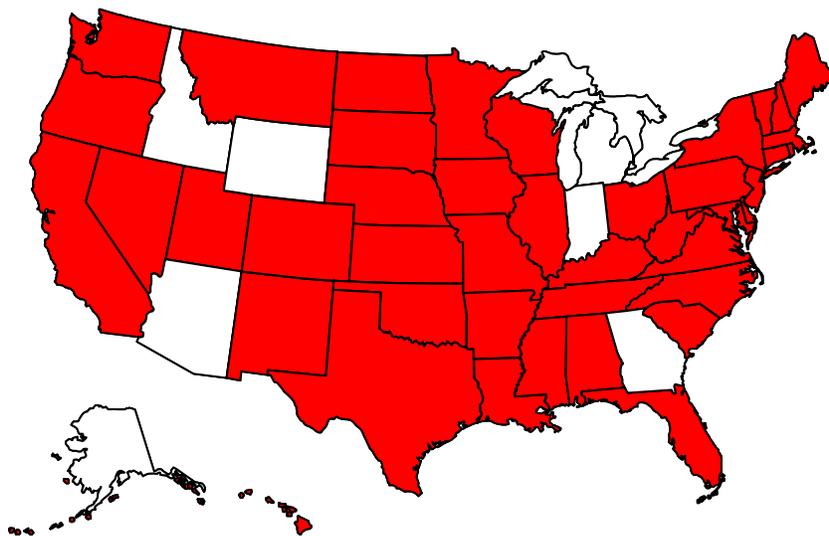
Ensure Continuity of Care. 37 states and the District of Columbia allow at least some patients to continue to receive care from their doctor, even if the doctor has been removed from the insurance plan.¹⁵ This basic protection ensures that pregnant women or people with terminal illness in many states are able to rely on the doctor they know and trust. John McCain's plan would allow insurance companies to avoid this regulation, and potentially force individuals to see new doctors in times of need.



Easy Access to Ongoing Care from a Specialist. 26 states and the District of Columbia require insurance companies on the individual market to provide coverage for specialist care, without prior individual approval, for patients who require ongoing treatments from specialists.¹⁶ McCain's plan would allow insurance companies to avoid this protection, and create more red tape from patients suffering from chronic diseases.



Mental Health Coverage. 43 states and the District of Columbia require insurance companies to cover at least some mental health services.¹⁷



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

⁴ Kaiser State Health Facts, Feb. 2008, <http://www.statehealthfacts.org/comparetable.jsp?ind=363&cat=7>

⁵ Democratic Caucus, Summary of McCain-Edwards-Kennedy Patients Bill of Rights, <http://democrats.senate.gov/pbr/summary.html>

⁶ Kaiser State Health Facts, <http://www.statehealthfacts.org/comparemactable.jsp?ind=488&cat=7&rgnhl=37>

⁷ Kaiser State Health Facts, 2006, <http://www.statehealthfacts.org/comparetable.jsp?ind=377&st=3>

⁸ Kaiser State Health Facts, 2008, <http://www.statehealthfacts.kff.org/comparetable.jsp?ind=373&cat=7&rgnhl=15>; American Diabetes Association, <http://www.diabetes.org/uedocuments/EnzifactsheetREV.pdf>

⁹ Kaiser State Health Facts, 2007, <http://www.statehealthfacts.kff.org/comparemactable.jsp?ind=70&cat=2>

¹⁰ Kaiser State Health Facts, Feb. 2008, <http://www.statehealthfacts.org/comparemactable.jsp?ind=493&cat=7>

¹¹ Kaiser State Health Facts, Feb. 2008, <http://www.statehealthfacts.org/comparemactable.jsp?ind=494&cat=7>

¹² Democratic Caucus, Summary of McCain-Edwards-Kennedy Patients Bill of Rights, <http://democrats.senate.gov/pbr/summary.html>

¹³ Leukemia and Lymphoma Society, 10/09/07, http://www.lls.org/all_news_detail.adp?cat_id=140&item_id=492805

¹⁴ American Cancer Society,

http://www.cancer.org/docroot/ETO/content/ETO_6_2x_State_Laws_Regarding_Clinical_Trials.asp#WY

¹⁵ Kaiser State Health Facts, Feb. 2008, <http://www.statehealthfacts.kff.org/comparetable.jsp?ind=374&cat=7&rgnhl=15>

¹⁶ Kaiser State Health Facts, Feb. 2008, <http://www.statehealthfacts.org/comparetable.jsp?ind=365&cat=7>

¹⁷ Kaiser State Health Facts, March 2008, Kaiser State Health Facts, March 2008,

<http://www.statehealthfacts.org/comparetable.jsp?ind=368&cat=7>