

OVERVIEW: Health Care – Costs and Availability

Presidential candidates John McCain and Barack Obama agree that the health care system in America is broken. They cite the rampant increase in health insurance costs to families and employers, the 47 million Americans that are not insured at all, and the general poor health of the country's population compared to the amount of money we spend on health services.

The United States is unique in the developed world because our health care system is not entirely provided by the government, such as in Britain or Canada. In those countries, every citizen receives free health insurance directly from the state, at no extra charge, other than paying one's taxes. In general, they also have the same or slightly better health results than us even though they spend considerably less money on health services than we do. For example, the average life expectancy in Britain and Canada are 78.8, and 80 years, compared to the U.S. with 78 years, even though we spent 15.2% of GDP in 2003 on healthcare, compared with Canada's 9.9%, and Britain's 7.8%.

The way the U.S. approaches healthcare is a mixture of public and private insurance. Most Americans get their health coverage from their employers, with others receiving coverage from the federal government by way of Medicare or Medicaid (lowest incomes), and still others from state governments with programs like CHIP (Children's Health Insurance Program). Because of the disparity in quality between varying types of insurance, and the huge number of Americans that have no health coverage at all, the need for a new national health care strategy is undeniable.

Our two political parties approach the problem in different ways. Democrats believe that the correct way to fix the coverage gap of 47 million Americans without health insurance is to mandate that all people buy their own insurance, and if unable to do so, the government should step in to subsidize their policies. The Republicans, in general, believe that the nation's healthcare system is best served with government taking as limited a role in it as possible, and are in favor of greater tax incentives to encourage employers to provide insurance to their employees.



OVERVIEW: Major Presidential Candidates' Positions on Health Care Costs and Availability

Directions: This summary focuses on several significant issues within the larger campaign issue of health care, which is very complex. For more comprehensive descriptions and rationales, see the official web sites of the presidential campaigns. See "Sources" below.

After studying this issue through research and current events discussion, decide how you feel about each candidate's position for these three health care issues. Go to the "Comparing Presidential Candidates" chart in the next section to record your viewpoint on the candidates' policies. To help you decide, you can write an abbreviation next to each policy statement:

SA - strongly agree; **A** - agree; **SD** - strongly disagree; **D** - disagree; **N** - no opinion

Costs of Health Care:

John McCain:

- _____ Supports importing prescription drugs to increase competition, leading to lower costs.
- _____ Supports opening health care markets by allowing providers to practice nationwide, rather than restricting them to regions.
- _____ Supports allowing health care insurance purchases across state lines to encourage competition.

Barack Obama:

- _____ Supports universal health care, such as the federal government purchasing prescription drugs in bulk to reduce costs.
- _____ Supports legislation to force the medical field (insurance companies, drug companies, hospitals, etc.) to be more cost-efficient and affordable for all Americans.

Availability of Health Care Insurance:

John McCain:

- _____ Opposes universal health care.
- _____ Supports making health insurance innovative, portable, and affordable; mainly through government incentives for private insurance providers.
- _____ Supports financial incentives to businesses to provide health care insurance.

Barack Obama:

- _____ Supports a mandate that all children have health care coverage.
- _____ Supports creating a national public insurance program that would allow individuals and small businesses to buy affordable health care similar to federal employee program.
- _____ Supports requiring all employers to contribute toward health coverage for their employees or toward the cost of the national plan.

Quality Health Care for all Americans

John McCain supports:

_____ Ensuring care for higher risk patients.

Barack Obama supports:

_____ A national program to provide affordable, accessible and quality healthcare to all Americans.

Other issues important to you: Use the candidate's websites cited below to learn their position.

Issue: _____

Summarize the candidates' positions on this issue on another sheet.

Sources:

Obama-McCain Comparisons at:

<http://www.obama-mccain.info/compare-obama-mccain-economy.php>

McCain campaign at:

<http://www.johnmccain.com/Informing/issues>

Obama campaign at:

<http://www.barackobama.com/issues>

Links to other candidates at:

<http://www.politics1.com/p2008.htm>

Google Election Tools for Teachers at:

http://www.google.com/educators/elections_tools.html