

John McCain's Plan

***John McCain is willing to address the fundamental problem:
the rapidly rising cost of U.S. health care.***

- Bringing costs under control is the only way to stop the erosion of affordable health insurance, save Medicare and Medicaid, protect private health benefits for retirees, and allow our companies to effectively compete around the world.
- Families should be in charge of their health care dollars and have more control over their care. We can improve health and spend less, while promoting competition on the cost and quality of care, taking better care of our citizens with chronic illness, and promoting prevention that will keep millions of others from ever developing deadly and debilitating disease.
- While we reform the system and maintain quality, we can and must provide access to health care for all our citizens - whether temporarily or chronically uninsured, whether living in rural areas with limited services, or whether residing in inner cities where access to physicians is often limited.
- America's veterans have fought for our freedom. We should give them freedom to choose to carry their VA dollars to a provider that gives them the timely care at high quality and in the best location.
- Controlling health care costs will take fundamental change - nothing short of a complete reform of the culture of our health system and the way we pay for it will suffice. Reforms to federal policy and programs should focus on enhancing quality while controlling costs:
- Promote competition throughout the health care system - between providers and among alternative treatments.
- Make patients the center of care and give them a larger role in both prevention and care, putting more decisions and responsibility in their hands.
- Make public more information on treatment options and require transparency by providers regarding medical outcomes, quality of care, costs, and prices.
- Facilitate the development of national standards for measuring and recording treatments and outcomes.
- Reform the payment systems in Medicare to compensate providers for diagnosis, prevention, and care coordination. Medicare should not pay for preventable medical errors or mismanagement.

- Dedicate federal research on the basis of sound science resulting in greater focus on care and cure of chronic disease
- Give states the flexibility to, and encourage them to experiment with: alternative forms of access; risk-adjusted payments per episode covered under Medicaid; use of private insurance in Medicaid; alternative insurance policies and insurance providers; and, different licensing schemes for medical providers.
- Build genuine national markets by permitting providers to practice nationwide.
- Promote rapid deployment of 21st century information systems.
- Support innovative delivery systems, such as clinics in retail outlets and other ways that provide greater market flexibility in permitting appropriate roles for nurse practitioners, nurses, and doctors.
- Where cost-effective, employ telemedicine, and community and mental health clinics in areas where services and providers are limited.
- Foster the development of routes for safe, cheaper generic versions of drugs and biologic pharmaceuticals. Develop safety protocols that permit re-importation to keep competition vigorous.
- Pass tort reform to eliminate frivolous lawsuits and excessive damage awards. Provide a safe harbor for doctors that follow clinical guidelines and adhere to patient safety protocols.
- Protect the health care consumer through vigorous enforcement of federal protections against collusion, unfair business actions, and deceptive consumer practices.

John McCain believes that insurance reforms should increase the variety and affordability of insurance coverage available to American families by fostering competition and innovation.

- Reform the tax code to eliminate the bias toward employer-sponsored health insurance, and provide all individuals with a \$2,500 tax credit (\$5,000 for families) to increase incentives for insurance coverage. Individuals owning innovative multi-year policies that cost less than the full credit can deposit remainder in expanded health savings accounts.
- Families should be able to purchase health insurance nationwide, across state lines, to maximize their choices, and heighten competition for their business that will eliminate excess overhead, administrative, and excessive compensation costs from the system.
- Insurance should be innovative, moving from job to home, job to job, and providing multi-year coverage.

- Require any state receiving Medicaid to develop a financial "risk adjustment" bonus to high-cost and low-income families to supplement tax credits and Medicaid funds.
- Allow individuals to get insurance through any organization or association that they choose: employers, individual purchases, churches, professional association, and so forth. These policies will be available to small businesses and the self-employed, will be portable across all jobs, and will automatically bridge the time between retirement and Medicare eligibility. These plans would have to meet rigorous standards and certification.

John McCain Believes in Personal Responsibility

- We must do more to take care of ourselves to prevent chronic diseases when possible, and do more to adhere to treatment after we are diagnosed with an illness.
- Childhood obesity, diabetes and high blood pressure are all on the rise. We must again teach our children about health, nutrition and exercise - vital life information.
- Public health initiatives must be undertaken with all our citizens to stem the growing epidemic of obesity and diabetes, and to deter smoking.

John McCain on Combating Autism in America

- As President, John McCain will work to advance federal research into autism, promote early screening, and identify better treatment options, while providing support for children with autism so that they may reach their full potential.

<http://johnmccain.com/Informing/Issues/19ba2f1c-c03f-4ac2-8cd5-5cf2edb527cf.htm>