

## **GOP Presidential Candidate John McCain Outlines Healthcare Plan**

Earlier this week, [Sen. John McCain unveiled his healthcare plan](#), one that's largely built around tax incentives for individuals. Under the plan, McCain would replace a tax break for employees who receive health insurance from employers with a refundable tax credit of as much as \$2,500 for individuals and \$5,000 for families for the purchase of private coverage, which McCain claims would promote competition among health insurers, reduce costs and improve quality.

Under McCain's plan, \$3.6 trillion worth of tax breaks over a decade that would have gone to businesses for coverage of their employees would be redirected to individuals, regardless of whether they are covered by a company plan.

Left to individual choice, chiropractic may benefit from this type of plan, as chiropractic care traditionally ranks among the highest when it comes to patient satisfaction. But will low-income individuals be financially able to utilize chiropractic care?

One particular troubling aspect of the McCain plan is that it also proposes implementation of a not-so-new mainly [GOP idea](#) of allowing consumers to buy insurance from any state, a step many opponents say will undermine the entire health care system.

The McCain plan would allow consumers to shop for health care the way they do for other products: via the Internet, through the mail, or over the phone. Consumers would not be limited as they currently are to picking only policies that meet their state's regulations and list of mandated benefits. McCain's belief here is that this provision in the plan will cut costs by allowing an insurance company to go through one process and sell to people in 50 states, rather than going through 50 different regulatory processes.

Traditionally, the ACA, many consumer and patient groups, as well as the majority of lawmakers on Capitol Hill, oppose this type of policy because insurers would tend to migrate to states that have little or no provider or benefit protection mandates so they could drop coverage for conditions such as chiropractic, diabetes or mental illness in order to make their policies cost less. The McCain plan would allow insurers to sell coverage all over the nation, rather than having to create policies that meet each state's specific coverage mandates.

This type of approach "would clearly promote a ['race to the bottom'](#) as insurers would be greatly rewarded for licensing their individual products in states with less regulation and fewer personnel to oversee what could be a large influx of new products."

What is important to remember is that, by all indications, Democrats should retain control of the House of Representatives and the Senate in 2009. Should McCain be elected, all of this would be subject to the congressional vetting process, where it is unlikely to emerge intact.

For further information on this and other 2008 campaign news, please visit the [ACA Campaign 2008 webpage](#).