

# AFSCME's Campaign for Guaranteed, Affordable Health Care

America's current health care system is unaffordable for families, employers and government. We bargain hard for our benefits, but with health care costs growing three times faster than wages, we're often forced to give up well-deserved wage increases just to keep our health care. At the same time, more than 47 million Americans don't have health insurance at all. We need a common-sense, American solution that guarantees quality, affordable health care we can all count on.

## AFSCME's Health Care for America Plan

### Affordable Coverage

**Controls skyrocketing costs and provides affordable coverage for working families, retirees and employers.** Premiums and out-of-pocket costs should be based on a family's ability to pay. Costs should be controlled while improving quality, such as: lowering wasteful administrative expenses, investing in preventive care, managing disease, setting provider standards, reducing medical errors, and using public purchasing power to lower drug and other prices.

### Choice of Doctors

**Guarantees your ability to choose your own doctors.** Reform must provide a choice of doctors, health providers and coverage plans that meet our families' varied health care needs – from preventive care to care for serious illness.

### Public Protections

**Requires government to serve as a watchdog to control costs, and ensure quality and fairness.** Government must establish and enforce rules to rein in harmful insurance and drug company practices and pricing, requiring them to put our health care needs before their profits. Government should be an advocate for consumers to assure that insurers do not wrongly delay or deny care, or raise rates or drop coverage based on pre-existing medical conditions.

### Quality Health Care for All

**Provides comprehensive, high-quality care for all.** We need guaranteed coverage for all – with a standard for health benefits that provides all necessary care, including preventive services and treatments for serious and chronic diseases and conditions. Reform must provide appropriate funding and support for existing public insurance programs, health care institutions and health workers, and ensure equity for all communities.

### Choice of Public Plan

**Offers you the choice of a public plan as an alternative to private insurance.** Everyone should: 1) have the right to keep the insurance they receive on the job, or 2) join a quality, public insurance plan that guarantees affordable coverage without a private insurer "middleman," or 3) choose another private plan. Coverage should be available through the largest possible purchasing pools in order to share risk fairly, increase bargaining power and maximize value.

### Employer Responsibility

**Lowers employer costs and requires them to pay their fair share.** Reform must provide affordable and predictable health costs to public employers and businesses. All payers in the health care system, including employers, have a responsibility to fairly contribute to workers' health care.

To find out more and take action today, go to [www.afscme.org/healthcare](http://www.afscme.org/healthcare)



# A Bad Prescription

## McCain's Health Care Plan

**W**e have a historic opportunity in 2009 to guarantee quality, affordable health care for **all**. AFSCME is waging a national campaign to win a common-sense, American solution to our health care crisis — one that protects and improves our health benefits and guarantees affordable coverage we can all count on. John McCain rejects this goal and instead embraces the failed health care policies of President Bush. McCain's plan shifts costs from employers to workers and leaves workers to fend for themselves in an insurance bureaucracy that puts profits before people. *Our nation can and must do better.*

## Compare McCain's Plan with AFSCME's Principles for Reform

### Affordable Coverage

Will McCain control skyrocketing costs and provide affordable coverage? **NO.**

McCain's plan includes a massive new tax on workers by taxing our health benefits as income. He shifts costs to consumers in the hope that we will use less health care because we have to pay more. His tax increase would be partially offset by a modest tax credit that covers less than half the average health plan premium, leaving workers to pay the difference.

### Quality Health Care for All

Does McCain provide comprehensive, high-quality coverage for everyone? **NO.**

McCain's plan will not cover all Americans and that is not one of his reform goals. He promotes Health Savings Accounts (HSAs), which must be combined with very high-deductible health plans (\$2,000 or more), leading to high out-of-pocket costs. His plan also lowers quality by undermining state consumer protection laws that require insurers to cover standard services.

### Choice of Doctors

Will McCain guarantee your choice of doctors? **NO.**

McCain's plan increases the number of low-quality, private HMOs and insurers with poor benefits, weak consumer protections and high costs — plans likely to increase profits by not covering necessary services and reducing reimbursements to doctors and hospitals. That means fewer participating providers, less choice of doctors and low-quality coverage.

### Public Protections

Will McCain require government to be a watchdog on costs, quality and fairness? **NO.**

McCain's plan will not use government's purchasing power to negotiate discounts with drug companies. He would reduce government oversight of health insurers, and his plan would not curb insurance company abuses, such as denials for pre-existing conditions and cancellation of coverage.

### Choice of Public Plan

Will McCain offer a public plan option as an alternative to private insurance? **NO.**

McCain's plan does not offer consumers the choice of buying into a good value, not-for-profit public plan such as Medicare. He relies on the big insurance companies that are responsible for our current problems. He also does not eliminate the Bush-backed subsidies given to for-profit insurers since 2003. These subsidies help insurers lure employers to switch to private plans that replace good retiree Medicare benefits — reducing Medicare's financing and giving employers incentives to cut retiree health care.

### Employer Responsibility

Will McCain require employers to pay their fair share? **NO.**

McCain's plan does not require employers to pay their fair share, nor help small employers afford good coverage. He would change the tax code to shift costs from employers to workers. This will encourage employers to stop offering health benefits, pushing workers into substandard individual plans they must buy on their own.

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