

GOAL OF REFORM

Community Meeting on Health Care with Obama, 4/3/2007

"I am committed to the principle that spending as much money as we are, it is inexcusable that we still have as many uninsured as we do. I believe that by the end of my first term, in office, that we will have a universal healthcare system instituted in this country."

McCain Delivers Address on Health Care Plan, 4/29/2008

"There are those who are convinced that the solution is to move closer to a nationalized health care system. They urge universal coverage, with all the tax increases, new mandates, and government regulation that come along with that idea. But in the end, this will accomplish one thing only: we will replace the inefficiency, irrationality, and uncontrolled costs of the current system with the inefficiency, irrationality, and uncontrolled costs of a government monopoly."

ORGANIZATION OF THE HEALTH CARE SYSTEM

Obama Discusses Health Care Reform Plan, 5/29/2007

"If you already have health insurance, the only thing that will change for you under this plan is the amount of money you will spend on premiums -- that will be less than what you're spending now. But if you are one of the 45 million Americans who don't have health insurance, after this plan becomes law, you will have health insurance that's available to you...Now, to help pay for all this, we will ask all but the smallest businesses who don't make a meaningful contribution today to the health care coverage of their employees to do so by supporting this new plan."

McCain Delivers Address on Health Care Plan, 4/29/2008

"Americans need new choices beyond those offered in employment-based coverage. Americans want a system built so that wherever you go and wherever you work, your health plan goes with you. And there is a very straightforward way to achieve this. Every year, they would receive a tax credit directly, with the same cash value of the credits for employees in big companies, in a small business, or self-employed. You simply choose the insurance provider that suits you best."

PURPOSE OF HEALTH INSURANCE

Obama Discusses Health Care Reform Plan, 5/29/2007

"Everyone will be able to buy into a new health insurance plan that's similar to the one that every federal employee - from a postal worker in Iowa to a congressman in Washington - currently has for themselves. It will cover all essential medical services, including preventative, maternity, disease management and mental health care and will also include high standards for quality and efficiency."

Presidential Candidate Forum: John McCain, 10/31/2007

"Ronald Reagan, who I love to quote all the time, once said "Nobody ever washed a rental car." And I think that this applies here. If you're getting it for free then obviously your sense of responsibility is very different than if it's something that you can go out and choose your health insurance policy or if you have additional funds then you can invest it in health savings accounts, which a lot of us have been disappointed in the level of participation in health savings accounts. But I still think that they are a great idea and this may provide added stimulus for someone to invest that refundable tax credit in it."

REGULATION

Yahoo! News, Slate and Huffington Post Democratic Candidate Mashup, 9/13/2007

"...On my government plan, insurance companies who participate will not be able to discriminate on the basis of pre-existing conditions. We will impose a series of regulatory measures to make sure they're not spending more money denying claims than actually granting claims. Drug companies will have to negotiate for the cheapest available price. All those things are important"

McCain Discusses Health Care Proposal, 10/11/2007

"The state bureaucracies are no better than national ones. Nationwide insurance markets that insure broad and vigorous competition will ring out excessive costs, overhead, and bloated executive compensation. Introducing competition into the health insurance market will reduce costs."