

# Election Spotlights Health Insurance Issues

## Health Care Options May Change

(NAPSA)—No matter who gets elected president, the way people think about health insurance—and the way the health care system works—is going to change in the next four years.

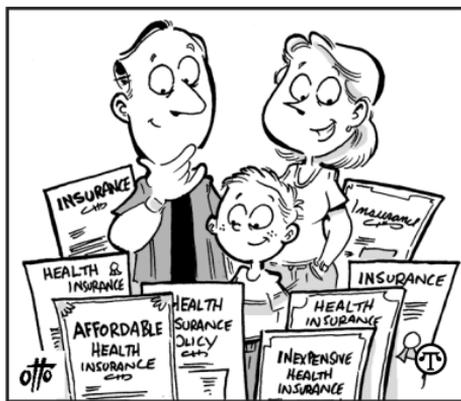
The rising cost of health care and the lack of coverage have long been issues of concern to American consumers, and both candidates are proposing reforms. According to a recent Census Bureau report, 45 million Americans are uninsured and many more are underinsured.

Here's a breakdown of some of the differences between the candidates:

McCain wants to scrap the current employer-sponsored health insurance model and remove existing tax incentives designed to encourage employers to provide health insurance to their employees. He wants to offer tax credits to help individuals offset the cost of purchasing their own health insurance. He wants to create a Guaranteed Access Plan that would be subsidized and supported by the federal government, through which persons denied for preexisting medical conditions can obtain health coverage.

Obama's proposals include a mandate that requires all children (but not adults) to have health insurance, whether covered through a government-sponsored alternative or through their parents' plans. He wants to prohibit health insurance companies from denying coverage due to preexisting medical conditions.

He wants to provide a new national health insurance plan to provide another choice for all consumers in addition to the private health insurance plans currently available. The new national plan



**While health insurance reform is on the horizon, many people still need affordable coverage. Fortunately, they have many options.**

would provide coverage similar to that offered to U.S. government employees.

Whoever gets elected, none of this reform is expected to happen overnight, and the 45 million uninsured Americans are still looking for affordable coverage. They may have more options than they realize.

“Today’s uninsured don’t need to wait on the sidelines for long-term health care reform,” says Bruce Telkamp, executive of eHealthInsurance.com. “Most uninsured Americans can qualify for coverage and afford it but are unaware of the surprisingly inexpensive and high-quality options being introduced by brand-name insurers.”

The best way for uninsured Americans to discover the options available in their area is to work through local agents or licensed online health insurance agencies like eHealthInsurance.com. Persons with preexisting medical conditions can also turn to nonprofit resources like coverageforall.org to find government sponsored solutions.