

Your health insurance campaign highlights:



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Individual who buys insurance

Obama plan: Key elements

Goal: A self-employed person or one who doesn't get insurance through a job could buy a policy from the proposed new "national exchange."

How: The exchange would have one public plan and several private insurance options. Subsidies would be available for low-income purchasers.

What's required: Insurers would have to accept all those who apply, no matter their health conditions.

McCain plan: Key elements

Goal: The self-employed and workers whose companies don't offer coverage would buy on the individual market.

How: They could purchase a plan from insurers based in any state, and costs would be subsidized by the refundable \$5,000 tax credit (\$2,500 for individuals).

What's required: Insurers would not be required to take people with health problems.

Employee at a large company

Obama plan: Key elements

Goal: Keep employer coverage similar to how it is now. Reduce monthly premiums by about \$2,500 per family each year.

How: Savings would come from more efficiency, such as a \$50 billion, five-year bid to improve computer-based medical records.

What's required: Large employers who don't make a "meaningful contribution" to the cost of quality coverage for workers — and those who don't offer coverage at all — would pay an unspecified amount into a fund. The fund would help expand insurance options, including a new national plan with benefits similar to those offered to federal workers.

McCain plan: Key elements

Goal: Give consumers more choices by providing more access to insurance plans in other states. Tax workers on the value of their job-based health insurance to try to offer more equality between people who get coverage through their jobs and people who buy their own. Workers now get health benefits tax-free, but people who buy their own insurance outside work don't get a similar tax break.

How: Taxes on insurance benefits would be offset by a refundable tax credit: \$5,000 for families and \$2,500 for single people. At first, those credits are expected to cover the additional taxes for workers in most tax brackets. Over time, rising insurance costs could outstrip the credit.

What's required: Employers would not be required to contribute to workers' health care coverage. Employers would still have the option of writing off the cost of providing health insurance benefits.

Employee at a small business

Obama plan: Key elements

Goal: Help more small businesses offer coverage. Create new ways for workers to buy coverage if their companies don't offer it.

How: Small businesses that offer coverage would get a refundable tax credit of up to 50% of the premium costs they pay for their workers. Employees at small companies that don't offer coverage could buy it through a "national exchange" — a group of private insurers and the proposed new public plan. Lower-income people who buy through the exchange would be eligible for tax subsidies.

What's required: Insurers would have to accept all who apply, even people with health problems. Most states now allow insurers to reject applicants for individual coverage who have health conditions such as cancer, depression, asthma or pregnancy.

McCain plan: Key elements

Goal: Change how insurance can be sold to create more choices for consumers.

How: Small businesses and their employees could buy coverage from insurers based in any state. Insurers would be allowed to follow only the rules in the state where they're based. Current law generally requires insurers to be licensed in each state where they sell and follow rules that each of those states set, including how much they can charge policyholders and what kind of benefits, such as maternity care or cancer screenings, they must provide.

What's required: Insurers would not be required to accept people with health problems. McCain would put \$7 billion to \$10 billion toward creating or expanding special insurance programs designed for people who are denied coverage.