

What Health Reform Will Do For You (And Why)

The below is based on the House version of health care reform, HR 3200 - America's Affordable Health Choices Act, which is the strongest bill being discussed to date. In short, it will provide a guarantee of quality, affordable health care to everyone.

If you receive health insurance from your employer (or your spouse's or parent's employer):

The big things will not change - you will keep your current health insurance, keep your current doctor, and keep your current benefits. All the health reform plans being proposed allow people to keep their health insurance if they want to, and that means keeping their current benefits and choice of doctor. So if you get your coverage through work, or if your spouse or parent covers you on their health insurance through work, these big pieces will not change unless you want them to.

Your health insurance will get better and more stable. Health reform gives your employer a strong incentive to retain your health insurance or make it better. They will have to offer you at least standard, comprehensive package of benefits and your employer will not be able to continue shifting additional costs of insurance to you - they will have to pay at least about 70% of the cost of your coverage.

Your health insurance will get cheaper. As the public health insurance option forces insurance companies to compete, prices of private health insurance will fall. Your costs, even if you keep your current health insurance plan, will go down.

If you lose your job, you will always be able to get affordable insurance. If for any reason you lose your job and your employer based coverage, you will be eligible for affordable health insurance that meets your needs, as described below, with the government helping you pick up the tab until you get back to work, and expenses will be capped to make sure you can't go bankrupt due to medical costs. You will always have a guaranteed, affordable backup to rely on if you need it.

If you are employed but do not receive health care benefits from your employer:

Your employer will have to offer you good, affordable health insurance. Under the bill proposed by the House, employers will have to offer you health benefits. Those benefits need to meet a standard for coverage, so you can't be offered sub-par insurance that doesn't meet the needs of you and your family. And your employer will have to cover a large percentage of your health care costs (65% for families and 72% for individuals), ensuring insurance is affordable and your employer can't shift more costs to you. Small businesses are exempt from this regulation.

If you work for a small business that is exempt from regulations asking employers to provide health benefits you will always be able to get affordable insurance. You will be eligible for affordable health insurance that meets your needs, as described below.

If you buy health insurance on your own, or if you or your family are uninsured:

You will be able to find coverage. You will have access to a new health insurance "exchange," where both public and private health insurance will be offered. You will be able to compare these

plans side-by-side and choose what's right for you and your family. None of these plans will be able to reject your application for pre-existing conditions or for your gender. You will have guaranteed access to health insurance.

You will be able to afford coverage. Any health insurance plan in the exchange will be subsidized if you qualify. Subsidies will be available up to 400% of the federal poverty level, or \$88,000 per year for a family of four. These subsidies will ensure that you will only pay a certain percentage of your income in health care costs (that percentage varies depending on how much you make). Bottom line: Health insurance through the exchange will be affordable to you.

You will save money. Even if you do not qualify for subsidies or choose the public health insurance option, competition from the public health insurance option will force prices for insurance to fall across the board.

Your coverage will be good coverage, stable and secure. All plans in the exchange will have to conform to federal regulations, making sure that the plan you purchase covers things that you and your family need - things like preventative medicine, regular checkups, and prescription drugs. And, under health reform, your health insurance company will no longer be able to deny you coverage or care for pre-existing conditions. Your insurance company will no longer be able to drop your coverage if you become sick, or charge you more if you're a woman. There will be no more annual or lifetime caps on coverage, so you won't be stuck with tens of thousands in uncovered medical bills. And if you pay your premiums, your insurance company won't be able to reject a renewal of your insurance plan.

Your expenses will be capped. Deductibles, co-pays, premiums, and other expenses will be capped at a percentage of your income (between 1.5% and 11%, depending on how much you make), so you no longer face exorbitant health insurance costs.

If you are on Medicare or Medicaid:

Your health programs will not be touched. There will be no eligibility or benefit cuts to Medicare and Medicaid. Health reform will be financed partly by finding savings in these programs. These savings will come from eliminating portions of Medicare and Medicaid that are no longer needed once we've passed health care reform for everyone. For example, right now, Medicaid pays hospitals a reimbursement for people who come to the hospital without health insurance, and thus stick that hospital with the bill. Under health reform, most people will have health insurance, making these reimbursements unnecessary.

The Medicare "Donut Hole" will be closed. The "donut hole" in Medicare's prescription drug program that leaves seniors with thousands of dollars in drug costs when their coverage runs out partway through the year will be gradually closed under health care reform.

Is this all paid for?

Yes. Health reform will be fully paid for, and will not increase the deficit. It will not increase your taxes, either. The House has proposed increasing taxes on those that make more than a quarter of a million dollars per year to pay for health reform. The middle class will not be affected.

The cost of doing nothing - the conservative plan for health care - is staggering: The average family will pay \$10,000 more in premiums by 2019 if nothing is done. We can not afford the conservative health care plan. We must reform health care now, for you and me and our families.