



## QUALITY, AFFORDABLE HEALTH CARE FOR ALL AMERICANS

### TALKING POINTS

Health insurance reform will mean greater stability and lower costs for all Americans, including affordability for the middle class, security for our seniors and responsibility to our children. The Affordable Health Care for America Act will achieve these goals, covering 96 percent of Americans without adding a dime to the deficit.

### GUARANTEED AFFORDABLE HEALTH CHOICES

**Whether you currently have health insurance or not, reform will offer you the peace of mind of always having access to quality, affordable health care that can't be denied.**

- **Provide stability and security for those with health insurance**
  - No requirement to change your coverage or your doctor
  - Significant new consumer protections
  - For seniors, we strengthen Medicare and improve benefits, including closing the 'donut hole'
- **Offer quality, affordable choices for all Americans who don't have insurance**
  - New Health Insurance Exchange - one-stop comparison shopping marketplace, including a Public Option for consumers for better prices and better coverage
  - Affordability Credits to help Americans buy insurance
- **Greater affordability for small businesses**
  - New Health Insurance Exchange for affordable coverage options
  - Increased competition for better prices
  - No higher premiums if your workforce get sick
  - Tax credits to help small businesses who choose to buy insurance

### WHAT'S IN IT FOR YOU? TOP BENEFITS FOR ALL AMERICANS

**The Affordable Health Care for America Act contains significant protections that will benefit all health care consumers to guarantee greater stability, lower costs and higher quality.**

- Ending discrimination for pre-existing conditions, like diabetes, a heart condition, or cancer
- No dropping your coverage because you become sick
- No co-pays for preventive and wellness care
- Annual caps on what you pay out-of-pocket (\$5k Ind./\$10k Family)
- No yearly or lifetime cost caps on what insurance companies cover
- Reining in health costs for families, businesses and government
- Eliminating waste, fraud, and insurance overpayments to private insurance companies
- Significant emphasis on innovation, wellness, and prevention
- No more job or life decisions made based on loss of coverage

## THE COST OF INACTION; WHY WE NEED HEALTH REFORM

Failure to enact health reform has resulted in a rising sense of insecurity for Americans who have health insurance and a growing crisis for those who don't. Climbing costs and a lack of guaranteed access to affordable coverage have taken a toll on individuals and families, small businesses and taxpayers. Inaction comes at too great a cost:

- Skyrocketing health care costs will increase \$1,800 each year for the average family
- Care and medication – already postponed by more than half of all Americans – will become more unaffordable
- Americans face a 50-50 chance of losing their insurance in the next 10 years
- Small businesses will lose \$52.1 billion in profits to high health care costs over the next ten years
- National health expenditures projected to grow from 17.6% of GDP in 2009 to 20.3% in 2018.