

# How to Talk About Health Care Reform

## Health care reform must include a robust public health insurance plan option.

**A public health insurance plan will mean lower costs, more choices and coverage we can all count on.** It is a choice I, most of the American people and President Obama want.

A strong public health insurance plan can give us better value by

- promoting competition,
- reducing overall costs,
- leading reforms in health care delivery, and
- keeping insurance companies honest.

To accomplish that, we must ensure that a public health insurance plan is

- national,
- available on day one,
- has the authority to set fair payment rates for health care providers, and
- makes coverage decisions based on best medical practices.

## Health care reform means deficit reduction.

The best way to get federal and state deficits under control is to slow down the main thing that's running up those long-term deficits: skyrocketing health care costs.

The Congressional Budget Office found that, not counting the Medicare physician payment fix, the House health reform bill would lead to a \$6 billion surplus. That doesn't count what health care economists say we would save through smarter use of information technology and more access to preventative care.

## Health care reform must make health care, not just insurance, affordable for all.

Health insurance is useless if I still can't afford the care I, and my family, need. A Harvard University study found that 75 percent of people who had filed for bankruptcy because of medical debt had health insurance at the time they got sick or injured.

All health insurance plans should offer a comprehensive package of benefits with an affordable annual limit on out-of-pocket costs. In addition, working families that earn less than four times the federal poverty guideline should get help paying for their health insurance premiums and out-of-pocket costs.

## Health care reform must curb insurance company bad practices.

We cannot allow insurance companies to continue to deny people coverage for any reason. We cannot allow them to continue to charge people more because they have a pre-existing condition, because they are female or because of their age. We cannot allow them to continue to keep secret how they make coverage decisions.

We want all insurance companies to follow the same rules and we want strong oversight to ensure compliance.

## Health care reform must not be hijacked by insurance company apologists.

A lot of companies and individuals make a lot of money off our current dysfunctional system. They are trying to sabotage reform with ridiculous lies.

Reform will mean more access to quality, affordable health care, not less. You will be able to keep your current insurance if you like it. Reform will not cost you more unless you are a millionaire. In fact, reform will lower costs so you and your employer can continue to afford your insurance.

Poll after poll shows strong support for immediate reform, including the choice of a public health insurance plan. Don't listen to extremists trying to derail needed reform.