

The Truth About Health Care Reform: Don't Believe The Lies

Eight ways reform provides security and stability to those with or without coverage

- 1 ***Ends Discrimination for Pre-Existing Conditions:*** Insurance companies will be prohibited from refusing you coverage because of your medical history.
- 2 ***Ends Exorbitant Out-of-Pocket Expenses:*** Deductibles or Co-Pays: Insurance companies will have to abide by yearly caps on out-of-pocket expenses.
- 3 ***Ends Cost-Sharing for Preventive Care:*** Insurance companies must fully cover, without charge, regular checkups and tests that help you prevent illness.
- 4 ***Ends Dropping of Coverage for Seriously Ill:*** No more rescission of coverage when illness strikes.
- 5 ***Ends Gender Discrimination in Insurance.***
- 6 ***Ends Annual or Lifetime Caps on Coverage.***
- 7 ***Extends Coverage for Young Adults:*** Children would remain eligible for family coverage through the age of 26.
- 8 ***Guarantees Insurance Renewal:*** Insurance companies won't be allowed to refuse renewal because someone became sick.

Eight common myths about health insurance reform

- 1 ***"Reform will lead to 'rationing.'"*** It's a myth that reform will mean a "government takeover" of health care or lead to "rationing." To the contrary, reform will forbid many forms of rationing that are currently being used by insurance companies.
- 2 ***"We can't afford reform."*** It's the status quo we can't afford. It's a myth that reform will bust the budget. To the contrary, Congress has identified ways to pay for the vast majority of the up-front costs by cutting waste, fraud, and abuse within existing government health programs; ending big subsidies to insurance companies; and increasing efficiency with such steps as coordinating care and streamlining paperwork. In the long term, reform can help bring down costs that will otherwise lead to a fiscal crisis.
- 3 ***"Reform would encourage euthanasia."*** It's a malicious myth that reform would encourage or even require euthanasia for seniors. The House bill contained humane provisions allowing voluntary, private consultations with their physicians for seniors who wanted help with personal and difficult end-of-life care decisions. Because of lies spread about this provision, the Senate will apparently drop it.
- 4 ***"Vets' health care is in danger."*** It's a myth that health insurance reform will affect veterans' access to care. To the contrary, the President's budget significantly expands coverage under the VA, extending care to 500,000 more veterans who were previously excluded. The VA healthcare system will continue to be available for all eligible veterans.
- 5 ***"Reform endangers small businesses."*** Reform will ease the burdens on small businesses, provide tax credits to help them pay for employee coverage and help level the playing field with big companies who pay much less to cover their employees on average.

- 6 ***“Reform threatens Medicare.”*** It’s myth that Health Insurance Reform would be financed by cutting Medicare benefits. To the contrary, reform will improve the long-term financial health of Medicare, ensure better coordination, eliminate waste and unnecessary subsidies to insurance companies, and help to close the Medicare "doughnut" hole to make prescription drugs more affordable.
- 7 ***“You will lose your private insurance.”*** It’s myth that reform will force you out of your current insurance plan or force you to change doctors. To the contrary, reform will expand your choices.
- 8 ***“Health reform will cover illegal aliens.”*** Almost 80% of the uninsured are American citizens. Reform proposals would only cover U.S. Citizens and legal immigrants.

Eight reasons we need health reform now

- 1 ***Coverage Denials by Private Insurers.*** A recent national survey estimated that 12.6 million non-elderly adults – 36 percent of those who tried to purchase health insurance directly from an insurance company in the individual insurance market – were in fact discriminated against because of a pre-existing condition in the previous three years or dropped from coverage when they became seriously ill.
- 2 ***Less Care for Higher Cost.*** Employer-sponsored health insurance premiums have nearly doubled since 2000, a rate three times faster than wages. In 2008, the average premium for a family plan purchased through an employer was \$12,680, nearly the annual earnings of a full-time minimum wage job. We need to control health care costs.
- 3 ***Roadblocks to Care for Women.*** Women are also more likely to report fair or poor health than men (9.5% versus 9.0%). While rates of chronic conditions such as diabetes and high blood pressure are similar to men, women are twice as likely to suffer from headaches and are more likely to experience joint, back or neck pain. Health reform legislation will promote better care for women.
- 4 ***Hard Times in the Heartland.*** Throughout rural America, there are nearly 50 million people who face challenges in accessing health care. The past several decades have consistently shown higher rates of poverty, mortality, uninsurance, and limited access to a primary health care provider in rural areas.
- 5 ***Small Businesses Struggle to Provide Health Coverage.*** Nearly one-third of the uninsured – 13 million people – are employees of companies with fewer than 100 workers. From 2000 to 2007, the proportion of non-elderly Americans covered by employer-based health insurance fell from 66% to 61%. The percentage of small businesses offering coverage dropped from 68% to 59%. A third of such workers in companies with fewer than 50 employees obtain insurance through a spouse.
- 6 ***The Tragedies are Personal.*** Half of all personal bankruptcies are at least partly the result of medical expenses.
- 7 ***Diminishing Access to Care.*** From 2000 to 2007, the proportion of non-elderly Americans covered by employer-based health insurance fell from 66% to 61%. An estimated 87 million people - one in every three Americans under the age of 65 - were uninsured at some point in 2007 and 2008.
- 8 ***The Trends are Troubling.*** Without reform, health care costs will continue to skyrocket unabated, putting unbearable strain on families, businesses, and state and federal government budgets. 50 million Americans, 9455 residents of Harrisonburg, currently lack health insurance. This number of uninsured will rise to about 72 million in 2040 in the absence of reform.

For the truth about health reform, see
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