



## Health Insurance Reform: President Obama's Plan Means Bargaining Power

Health insurance reform gives us bargaining power and helps protect and create jobs:

- USW members know that the cost of health care is the single-biggest issue at the bargaining table – we have to fight rising costs and attempts for watered down coverage.
- This takes focus away from wages, pensions and other important issues.
- This puts our employers at a competitive disadvantage with corporations that don't have to deal with health care costs, and it endangers jobs.
- Lowering health care costs will help us invest in domestic manufacturing, which is the best way to strengthen and sustain our economy and our communities.

Health insurance reform will help retirees:

- By gaining strength at the bargaining table and lowering costs for everyone, we improve the system for everyone, especially those who need good health care the most - retirees.
- It will allow us to focus resources on protecting pensions for our retirees.
- Health insurance reform will strengthen Medicare, not cut it, and help the government improve the program with possibilities such as paying for prescription drugs for seniors.

Highlights from President Obama's plan:

If You Already Have Health Insurance through Work, Medicaid, Medicare or Veteran's Administration:

- Nothing in the plan will require you to change the coverage or doctor you have.
- The plan will improve your existing insurance by:
  - Prohibiting Insurance companies from denying coverage because of pre-existing conditions; watering down coverage when you get sick, or arbitrarily capping the amount of coverage you can receive.
  - Making insurers abide by yearly limits on out-of-pocket expenses you have to pay.
  - Requiring insurers to cover routine check-ups and preventative care like mammograms and colonoscopies – at no extra charge. This will help you and your families stay healthier and save money by preventing more serious, more expensive illnesses.

- Lowering health care costs overall means more resources are available for wages, pensions and making businesses healthier so they can provide jobs at home.
- Right now, it costs each of us about \$1,000 a year to cover emergency room visits for the uninsured. This is a hidden tax that will go away when we providing health care for all.

**For those without Health Insurance, or who lose a job or start a small business:**

**The president's plan will offer quality, affordable choices for health insurance.**

- A new insurance exchange will allow individuals to shop for insurance at competitive prices
- As a big group, these individuals will have leverage to bargain for lower prices and coverage similar to what employees of big companies and members of Congress get.
- People will be required to carry basic health insurance like most states require basic car insurance. This helps lower emergency room costs for the uninsured.
- Businesses will be required to offer basic health insurance to their workers, or chip in towards costs.
- There will be a hardship waiver for people who can't afford insurance, and 95 percent of small businesses would be exempt from the requirement because of their narrow profit margin.

**There are still a lot of myths floating around about the president's plan:**

- There will NOT be a panel of bureaucrats to kill senior citizens or anyone else
- Federal dollars in this program **will NOT** be used to pay for abortions or health care for illegal immigrants
- The proposed public option **will NOT** put private insurers out of business but will require accountability
- No one will be forced to choose the public option and it **would NOT** impact those with insurance.
- The public option **will NOT** be funded by taxpayer dollars but by premiums it collects.