



Myths vs. Facts

The Truth About Health Insurance Reform (HR 3200)

President Obama's proposed health insurance reform:

- Does not ration care, but rather increases access.
- Does not mean government-supported euthanasia.
- Does not address taxpayer-funded abortions and birth control.
- Will not take away medical benefits for retirees or veterans.
- Will help small-businesses, not burden them.

MYTH: Health care for all will lead to out-of-control deficit spending.

FACT: HR 3200 is 100 percent paid for. It is financed through a combination of payment reforms from within the health care sector and a new surcharge on Americans who make more than \$250,000 a year. President Obama committed on national television that he would not sign a health insurance reform bill that isn't paid for.

MYTH: HR 3200 subsidizes health insurance for illegal aliens.

FACT: HR 3200 explicitly prohibits illegal aliens from receiving any federal dollars to subsidize health insurance.

MYTH: HR 3200 rations care.

FACT: There is absolutely nothing in the bill that would lead to rationing of care. The insurance market reforms in HR 3200 will lessen the rationing of care that happens today. Insurance companies will no longer be able to retroactively cancel enrollees' insurance policy when they become sick (unless there is fraud) or refuse to cover important medical services; patients will no longer have to split pills in half because they can't afford their prescriptions; and no one will go bankrupt because of extraordinarily high out-of-pocket costs for health care.

MYTH: HR 3200 requires coverage for abortions and birth control.

FACT: Nothing in HR 3200 specifically addresses these items – either to include or exclude them. The bill creates a Health Benefits Advisory Committee that will make recommendations to the Secretary of Health and Human Services for the essential benefits package and these decisions will be made then.

MYTH: HR 3200 ends private health insurance and crowds out employer coverage.

FACT: Congressional Budget Office analysis shows that the number of people with private health insurance provided through their employer actually is projected to increase with this bill. If you don't have insurance from your employer and instead purchase health insurance in the individual market, you can also keep it.

MYTH: HR 3200 leads to job loss by requiring employers to offer health insurance.

FACT: Currently, there is no requirement for employers to offer health insurance to their employees, yet 99 percent of large firms and almost 65 percent of small firms do so anyway. Employers attract high-quality employees by offering a health benefit and offering coverage helps with employee retention. For the firms offering coverage already, health reform will bring much needed competition and affordability to the insurance market. Also, the bill exempts businesses with up to \$250,000 in payroll – more than 75 percent of employers.

MYTH: HR 3200 includes damaging cuts to Medicare programs.

FACT: The Medicare changes in HR 3200 work toward making the Medicare program more sustainable for the future and will reduce Part B premium growth in the coming years. All payment reforms in HR 3200 carefully consider seniors' access to and quality of care.

MYTH: HR 3200 promotes euthanasia.

FACT: If a doctor and patient choose to have a conversation about end-of-life care and advance care planning, HR 3200 simply provides Medicare payment for the doctors' time. Doctors and patients can have this conversation as often as they wish, or never; Medicare will reimburse for the doctor's time once every five years, or more often if the patient becomes significantly sicker and wishes to have a conversation. HR 3200 does not require this conversation to ever take place. Section 1233 on page 424 of the bill explains what this conversation might include – such as the doctor educating a patient about an advance directive or living will; sharing what resources are currently available to learn about end-of-life care; and explaining options available for end-of-life care, including hospice. Advance directives are written by patients and help their doctors and family members understand the treatment that they wish to receive.

MYTH: Stopping health insurance reform will be President Obama's "waterloo."

FACT: Health care costs are rising three times the rate of inflation. It's the largest cause of personal bankruptcy and already, one-third of working Americans are without coverage. Rising health insurance costs are making American businesses uncompetitive in global markets and they have become a major issue in budgets at all levels of government. **Politicians who are opposing President Obama had eight years or more to tackle this problem and did not. The only beneficiaries of stopping reform are those who make huge dollars from the way things are.** They are not concerned about the total collapse of the American health care system.