



## Health Care Town Halls Talking Points

**Health Insurance Reform Can't Wait.** We have to get real reform in 2009. We simply cannot fix our economy without fixing our broken health care system.

- We must have health insurance reform now. If we continue on the current path, health care costs will crush families, business and government at all levels. The share of the federal budget that will be consumed by rapidly rising health care costs will squeeze out spending for all other non-health care priorities. No one will be spared as costs spiral.
- We cannot slow Medicare spending and strengthen the program for future retirees without getting control of health care costs that are crippling our entire health care system. If we fail at health reform, Medicare cuts are up next.

**Health reform must bring down overall costs.** We cannot cover everyone without bringing down costs and we cannot control costs without making sure every American pays his or her fair share for reasonable coverage.

- A public health insurance plan makes reform work. It will bring down costs and guarantee quality affordable health care for all. Providing a choice of a strong public health insurance plan will inject needed competition into the market and drive lower costs and improved quality across all plans. It will also mean that health care coverage will be there for all of us, no matter what.
- Employers must pay their fair share. Health reform must build on what works, which for 160 million Americans is the employer-based system. To do that, employers must be required to either offer coverage to their workers or pay into a fund to finance coverage for uninsured workers.
- Health reform must ensure affordable coverage for pre-Medicare retirees.

**President Obama has said a plan must have three basic principles:**

- **Reduce costs:** Rising health care costs are crushing the budgets of governments, businesses, individuals, and families, and they must be brought under control.
- **Guarantee choice:** Every American must have the freedom to choose their plan and doctor – including the choice of a public insurance option.
- **Ensure affordable health care for all:** All Americans must have quality and affordable health care.

**President Obama's health care proposal works for union members and others who have strong employer-provided health benefits. Among other things:**

- Health care reform stops insurance company abuses by not allowing them to refuse to pay a claim or give you coverage because you were sick sometime in the past. And they won't be able to drop you if you get sick.
- Current proposals would cap out-of-pocket expenses. No more going broke because of a serious illness or injury.
- Health reform helps your doctor and nurse take better care of you. Company bureaucrats no longer will tell your doctor what to do. Less hassling with insurance companies means more time spent with patients.
- Health reform holds down rising health care costs overall, making the system better for everyone. Think how much easier contract negotiations will be when America gets a handle on rising health care costs.

**President Obama's proposed health insurance reform:**

- Does not ration of 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.
- Visit [www.usw.org/healthcare](http://www.usw.org/healthcare) for more myths vs. facts.