

AMERICA CAN'T AFFORD TO WAIT ON HEALTH CARE REFORM

Health Reform will Lower Costs, Improve Coverage for Currently Insured Americans

Many of the costs of the uninsured are being borne by those who have insurance – through higher premiums, tax dollars spent on uncompensated care, and non-stop increases in health care costs. The current system is in need of reform. **The need to act is clear and the time to act is now.**

HEALTH CARE REFORM BENEFITS CURRENTLY INSURED AMERICANS

- **You Can Keep What You Have.** Congress understands that the system works well for some. We believe that if you like the insurance coverage you have, you should be able to keep it.
- **Premium Growth Will Slow.** Each year, American families pay an additional \$1,100 in premiums to cover some of the costs the uninsured impose upon our health providers.
- **Government Costs Will Decrease.** Today, federal and state governments cover about 75% of the \$56 billion in uncompensated care provided to the uninsured each year.
- **Coverage Will Improve.** One in three Americans – 133 million people – suffer from a chronic condition. Eliminating insurance discrimination based on pre-existing conditions and health status means that Americans will have more robust, affordable health care.
- **Access Will Improve.** In communities where many people lack insurance, *insured* adults are more likely to have difficulties obtaining needed health care and are less satisfied with the care they receive.
- **Stop Paying More to Get Less.** Last year, family out-of-pocket health spending increased by 10.5% without an appreciable increase in coverage – and that is on top of a 100% increase in premiums over the past eight years.
- **No More Job-Lock.** Today, every 1% increase in the unemployment rate means that 2.4 million Americans have lost employer-sponsored health insurance. Insurance should be portable; unemployment should not equal uninsurance.

DEMOCRATS ARE COMMITTED TO HEALTH CARE REFORM

Health care reform is critical for all Americans – even those who currently have coverage, because they are paying higher premiums due to the costs of the uninsured. Democrats plan to build upon our current system – we believe people who like their current health insurance should be able to keep it – and we are united in our desire to reform America's health care system this year.

Democrats are committed to fiscally-responsible health care reform that will:

- **Reduce costs**, so that our families, our businesses and our government will spend less on health care
- **Increase coverage**, so that all Americans can access affordable health care
- **Improve quality**, so that our health care system becomes more efficient and health outcomes improve
- **Preserve patient choice**, so that all Americans can continue to choose their insurance plan and their doctors