



AN AMERICAN SOLUTION QUALITY AFFORDABLE HEALTH CARE

A DOSE OF REALITY: MYTH VS. FACT ON HEALTH REFORM

MYTH: Health reform means fewer choices for Americans.

FACT: The House proposal will increase choice among an array of high-quality private and public health insurance options. **Most importantly, if you like what you have, you can keep it.** More Americans will have access to greater choices in doctors and plans by taking away the insurance industry's ability to deny coverage and care.

MYTH: Health reform means individuals will be forced to buy insurance they can't afford.

FACT: **Millions of Americans cannot afford insurance today or are locked out of the system because of a preexisting condition. The House proposal emphasizes shared responsibility among individuals, businesses and the government and helps make coverage affordable and available to all.** Affordability credits will be available to help low- and moderate- income working families afford coverage, regardless of the plan they choose.

MYTH: Health reform means bureaucrats will ration health care.

FACT: The House proposal will expand and improve the availability of quality health care for all Americans, not ration it. Under this proposal, doctors, nurses and patients will make medical decisions, not big insurance companies or the government. Republicans content with the status quo want to leave patients at the mercy of big insurance companies that make decisions to protect profits not patients.

MYTH: Health reform means raising taxes, or making coverage more expensive.

FACT: Under the status quo, middle-class families pay an enormous "hidden tax" of nearly \$1,100 per year to provide care for the uninsured and underinsured. The House proposal will end this tax by containing overall costs and expanding access to affordable care for all Americans. Additionally, the House proposal invests in reforms to contain the costs of health insurance overburdening businesses, families and the federal deficit. Republicans can either continue to be the "Party of No" and defend the status quo that

is costing American families and businesses more every year, or they can be part of the solution.

MYTH: Health reform means Americans will be forced out of their current plans.

FACT: The House proposal builds on what works – the employer-based system – while giving every American the peace of mind of knowing that their health needs will be covered by insurance. No one will have to worry about being denied insurance based on a pre-existing condition, or being without coverage if their employer drops coverage, they lose their job, or change employers. Republicans make this claim based on a study of a proposal that is nothing like the House proposal.

MYTH: Health reform will force businesses to cut jobs and squeeze small businesses.

FACT: All businesses will benefit from insurance market reforms and a high performing health system that will reduce costs of health care. The status quo is unsustainable for businesses. Under the House proposal, employers will continue to offer their employees health care or contribute towards coverage. Certain very small businesses would be exempt from this requirement. With tax credits and a reformed market that ensures access to affordable coverage, small business owners and their employees will have new options to purchase affordable health insurance that are not available to them now.

MYTH: Health reform that builds on Medicare and Medicaid will only hurt the programs' long-term sustainability, and cost state and federal governments more.

FACT: Health reform is a critical first step toward containing health care costs for business, individuals, and the federal government in Medicare and Medicaid. By eliminating wasteful overpayments to private plans under Medicare, reforming how doctors are reimbursed, and creating new incentives for coordinated, high quality care we will extend Trust Fund solvency and improve Medicare for generations to come.