



Center for American Progress Action Fund

Fixing Health Care: What's in it for You?

The skyrocketing cost of health care is a heavy burden on every American. It is stifling economic growth, hurting our businesses both large and small and saddling the government with huge costs. Our wages are stagnant and meanwhile insurance company profits are up and their CEO's get millions of dollars in bonuses. If we fail to act, premiums will climb higher, benefits will erode further, the rolls of uninsured will swell and the deficit will grow uncontrollably. The status quo is unsustainable. Reform is not a luxury. It is a necessity if we are to rein in the out of control costs of health care. We need an American solution that builds on what works and fixes what doesn't, so that every American is guaranteed access to affordable quality health care.

Health care reform means the guarantee and assurance of affordable, quality health care no matter what happens. You will have stable coverage and the peace of mind that comes from knowing you will always be able to get the treatment you need, when you need it, and from the doctor you choose. In short, we will be getting better health care, while having it cost less.

Fixing health care means:

- If you can't afford insurance, you will get help paying for premiums. If you hit a rough patch, you will get help to maintain your coverage.
- If you work for a small business employer that can't afford to buy you insurance, your employer will get help to buy you coverage.
- If you get sick, your insurance company will be barred from raising premiums to put coverage out of reach.
- Your insurance company can't cap and / or deny your benefits if you have a serious accident or illness.
- Your premiums will no longer be spent on footing the bill for people without insurance.
- If you are self-employed or work for a small employer, you will have more choices for buying coverage.

Reform will also deliver better value for your health care dollar:

- **Foster Competition:** Fixing health care means forcing insurance companies to compete with each other and with a high quality, affordable public plan thus bringing down your costs.
- **Rein in drug prices.** Negotiating lower drug prices means real savings for you and your family.
- **Stop Insurance Company Fine Print and Abuses:** Fixing health care means putting an end to insurance company fine print and abuses designed to deny you care that you paid for. Health care reform will stop the insurance companies from denying coverage for an illness you had 5 years ago, or another pre-existing condition, or because of your age.
- **Focus on Prevention:** Your doctors will be paid to prevent problems, not just treat them. Fixing health care means you and your family will have access to affordable preventative care which can help to detect problems early which saves lives and money.
- **Use Purchasing Power:** A national Health Insurance Exchange will act as a marketplace making it easy to compare plans and find affordable coverage, and will use its purchasing power to negotiate lower prices for drugs and medical treatment.
- **Save Money by Ending Waste, Fraud and Abuse:** Literally hundreds of billions of dollars are wasted each year by insurance companies, hospitals and government. Health reform and modernization will force an end to such practice and save \$600 billion a year.
- **Eliminate The Hidden Tax:** We already pay for the medical treatment of the uninsured in the form of higher premiums for the rest of us. Fixing health care reduces costs because everyone is covered and everyone is contributing.