



## Health Reform: What's in it for you?

The National Physicians Alliance is advocating for health reform so all of our patients can have affordable, secure, high-quality health care. The two bills at the heart of the debate are HR 3200 in the House of Representatives and the HELP bill in the Senate. There are similarities and differences, but overall these bills have common benefits for all Americans:

### Affordability:

- Both bills provide credits and subsidies to middle class and working individuals and small businesses to make health insurance affordable.
- There will be a limit on total out-of-pocket expenses and deductibles charged to patients. Insurance companies will not be allowed to put lifetime limits on the coverage of patients.
- Qualifying individuals and small businesses can compare plans and prices and then choose from different insurance options in a health insurance “exchange” or “gateway.”
- Expanded pharmacy benefits will help seniors by closing the Medicare “doughnut hole.”

### Security:

- Insurance companies can no longer deny coverage to people with pre-existing conditions.
- When someone with insurance gets sick, the insurance company cannot drop coverage.
- Americans who like their coverage can keep it.

### Quality and Safety:

- Prevention and wellness are emphasized in both bills. The House bill eliminates co-pays for preventive care.
- Investments in health information technology will help doctors keep track of important patient information such as prescriptions, hospitalizations, allergies, and bad reactions to medication.
- Physicians will be encouraged to help patients as they leave the hospital by improving communication and ties between hospitals and out-patient clinics.
- Your doctors will have access to up-to-date research on medical practices that deliver better and safer outcomes for patients. This information will come from a Center for Comparative Effectiveness Research within the Agency for Healthcare Research and Quality, so medical decisions are based on science, not politics.
- For patients living in rural and poor communities, more investments will be made to improve the quality of their health care so that their health outcomes do not fall behind.

We hope these points on current health reform legislation will be useful to you. This information should be the beginning of our learning and dialogue as patients and providers.

*We recommend the following non-partisan websites for more information:*

Kaiser Family Foundation: [www.healthreform.kff.org](http://www.healthreform.kff.org)

The Commonwealth Fund: <http://www.commonwealthfund.org/Health-Reform.aspx>

The National Physicians Alliance: [www.npalliance.org](http://www.npalliance.org)