

Health Care Reform

What it Means to You



There is an urgent need to overhaul our health care system to achieve:

- Universal quality coverage
- Provider and plan choice
- Lower costs

Universal coverage

The government insures the poor and elderly, but millions of young, middle-class Americans don't have health insurance. The numbers are even higher now due to job losses, but:

In 2007, 45.7 million adults and 8.1 million children were not insured¹.

In 2008, 25 million adults had inadequate coverage².

Health care depends on insurance. Many uninsured delay or go without care, and health suffers. The U.S. is the only industrialized nation in the world that doesn't guarantee health care for its citizens³.

Improved Quality of Care

The World Health Organization ranked the U.S. 36 in overall health care among 191 member nations (based on population health and other indicators)⁴.

Lower Costs

The U.S. ranks low in quality, but it's first in cost. In 2006 15% of the gross domestic product was spent on health care – 50% more than in any other industrialized country⁵.

When workers lose their jobs, they usually lose health benefits. The number of uninsured increases and premium costs soar. The cost of medical care for the uninsured (\$42.7 billion in 2008⁶) means higher premiums for all.

Health insurance premiums jumped 30% from 2001 to 2005; wages rose only 3%)⁷.

As insurance costs rise, families skip or postpone treatment. Other families drop their insurance, so the number uninsured goes up, which drives up premiums, which increases the uninsured, which drives up premiums, which increases

What can be done? Congress is still working on plans, but all of them let you choose your insurance and doctors, and try to

reduce health care costs and improve quality.



Here are some things they're targeting:

Reduce costs. Only 4 cents of every health care dollar is spent on prevention and public health⁸. Between doctors, hospitals and insurers, 31 cents of every dollar is spent on administration⁹. Right now, the government isn't allowed to bargain for bulk discounts on Medicare drugs.

Reduce duplication. Record-sharing is so poor that the same tests are ordered by different doctors.

Increase preventive care. A dollar invested in keeping someone healthy will save many dollars down the road. Investing in public health will prevent many illnesses.

I like my current plan? Can I keep it? Yes.

Can I keep my doctors? Yes.

Will Medicare and Medicaid be retained? Yes.

What is a public option? A government-sponsored plan, competing with private insurers.

What is a co-op plan? Big groups of uninsured people – for instance, in a state or group of states – join together to create a non-profit insurance plan.

What does single payer mean? The government collects the money and pays the bills. No plan being considered includes it.

Single payer is not “socialized medicine.” Health care providers would not work for the government.

I have a pre-existing condition. Will I get coverage? Yes.

Will I have to be insured? Yes.

Will taxes go up? Some may.

Results of Reform:

Insurance for people who lose a job, are self-employed or work for small companies.

Pre-existing conditions covered.

More prevention, wellness and patient-centered care.

Crack-down on waste, fraud and abuse in the current system.

Cut costs, expand coverage.

Health care is a right, not a privilege.

¹Income, Poverty, Insurance: US Census 2007

²Underinsured. Commonwealth Fund, June 2008

³Health, The World, Feb. 2009

⁴World Health Report 2006

⁵World Health Statistics, WHO 2009

⁶Hidden Health Tax, Families USA, May 2009

⁷Squeezed, RWJF, April 2008

⁸Spending, Emerald Group, 2008

⁹Health Care, NEJM, Aug. 2003

You can help. Contact:

Rep. Henry Brown (843) 747-4175

Rep. James Clyburn (843) 529-2708

Sen. Lindsey Graham (843) 849-3887

Sen. Jim DeMint (843) 727-4525

and visit www.HealthReform.gov

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