



Health insurance reform **puts American families and small business owners—not the insurance companies—in control of their own health care.**

Making health insurance affordable for middle class and small businesses—one of largest tax cuts for health care in history – reducing premiums and out-of-pocket costs.

Giving millions of Americans access to affordable insurance choices just as big businesses have—through a new competitive health insurance market that keeps costs down.

Holding insurance companies accountable to keep premiums down and prevent denials of care and coverage, including for pre-existing conditions.

Improving Medicare benefits with lower prescription drug costs for those in the ‘donut hole,’ better chronic care, free preventive care, and nearly a decade more of solvency for Medicare.

Reducing the deficit by \$130 billion over next ten years, and by \$1.2 trillion more over the following decade; reining in waste, fraud and abuse, paying for quality over quantity of care.

Failure to enact reform means continued double digit premium increases—some as high as 60%, arbitrary loss of coverage, and huge increases in the national deficit.

IMMEDIATE BENEFITS THIS YEAR

- ✓ **SMALL BUSINESS TAX CREDITS**
- ✓ **CLOSE THE MEDICARE PART D DONUT HOLE**—Immediate \$250 rebate; next year, 50% discount on brand names; fully closed by 2020.
- ✓ **FREE PREVENTIVE CARE UNDER MEDICARE**—No co-payments and deductibles for seniors.
- ✓ **HELP FOR EARLY RETIREES**—Temporary coverage for ages 55-64.
- ✓ **PROHIBITS INSURANCE COMPANIES FROM CANCELLING POLICIES OF PEOPLE WHO GET SICK.**
- ✓ **NO DISCRIMINATION AGAINST CHILDREN** with pre-existing conditions.
- ✓ **BAN LIFETIME COVERAGE LIMITS**
- ✓ **BAN RESTRICTIVE ANNUAL LIMITS** on coverage, for new plans.
- ✓ **FREE PREVENTIVE CARE UNDER NEW PRIVATE PLANS**—No co-payments or deductibles.
- ✓ **NEW, INDEPENDENT APPEALS PROCESS** for new plans.
- ✓ **ENSURING VALUE FOR PREMIUM PAYMENTS**—Plans in individual and small group market must spend 80% of premiums on medical services, large group markets spend 85%.
- ✓ **INTERIM COVERAGE IN HIGH-RISK POOL FOR THOSE WITH PRE-EXISTING CONDITIONS** until Exchange is available.
- ✓ **EXTEND CHILD COVERAGE TO 26TH BIRTHDAY** through parents' insurance; our most uninsured group.
- ✓ **COMMUNITY HEALTH CENTERS**—Investment to allow for doubling number of patients over 5 years.
- ✓ **MORE PRIMARY CARE DOCTORS**—New investment in training.