

## Health Insurance Reform FAQ

**Q: The majority of Americans have health insurance, can afford it, and are happy with their doctor. Why do we need to “fix” the system?**

- Right now, the health care system is unsustainable for American families, American businesses, and federal programs like Medicare.
- Premiums are skyrocketing and thousands of Americans are losing their health insurance every day.
- Health insurance reform will lower costs for Americans and make health care an affordable option, not a luxury purchase.

**Q: Democrats claim we will be able keep our health care coverage if we like it but Republicans say we won't. Who's right?**

- A large number of Americans are happy with their doctor and with their coverage and no one wants to – or will – take away coverage from millions of Americans who are happy with their doctors.
- Health insurance reform protects existing coverage, and encourages employers to maintain it.
- Americans who are not satisfied with the current coverage will have new choices and competition in the market will create stable health care options for all Americans.

**Q: What's a health insurance exchange?**

- A health insurance exchange creates a more organized and competitive marketplace for health insurance.
- An exchange lets you have control over your health care – you'll have a choice on what type of insurance you want. And health insurance companies will compete for your business.
- This means that if your employer doesn't offer insurance, you will be able to shop around and find the plan that best fits your needs.

**Q: The President and some Democrats have argued that employers should be required to provide insurance. Republicans claim that such a move would force companies out of business – who's right?**

- Many employers, including Wal-Mart, agree that employers should share some of the responsibility of providing coverage to their employees.
- Companies shouldn't be able to get a leg up on competitors simply by removing health insurance coverage for their employees.
- For those Americans that like their coverage and want to keep it, this idea helps ensure they can.
- Not only is this idea good for employees, it also helps employers because it puts businesses on a level playing field.
- Health insurance reform will not burden small businesses; in fact, they will receive tax credits to assist with the cost of offering their employees health benefits.

**Q: What are politicians talking about when they refer to “bending the cost curve?”**

- Bending the cost curve means slowing the out-of-control growth in medical spending.
- That means making sure the entire health system spends less.
- We can do this by making care more efficient and creating incentives for prevention and wellness, so people don't get sick in the first place and won't have to rely on costly forms of treatment like visiting the emergency room.