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Congressman
Xavier Becerra

CALIFORNIA'S 31ST CONGRESSIONAL DISTRICT
VICE CHAIR OF THE HOUSE DEMOCRATIC CAUCUS



CONGRESSMAN BECERRA'S NEWSLETTER • CALIFORNIA'S 31ST DISTRICT • WINTER 2010-2011 • <http://Becerra.House.Gov>

YOUR NEW RIGHTS UNDER HEALTH CARE REFORM

The days when your family could be plunged into devastating medical debt and bankruptcy because of a serious medical condition are becoming history. The Patients' Bill of Rights puts you and your doctor back in charge of your health care—and puts the insurance companies back in check.

INSURERS CAN NO LONGER:

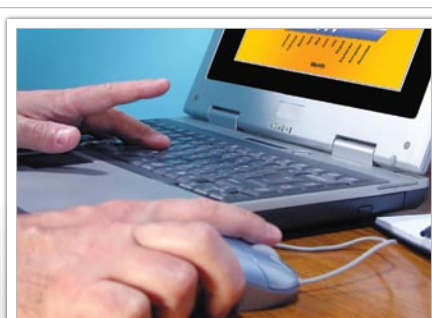
- I. DENY COVERAGE WHEN YOU GET SICK
- II. PUT ANNUAL OR LIFETIME LIMITS ON YOUR COVERAGE
- III. DENY COVERAGE TO CHILDREN WITH PRE-EXISTING MEDICAL CONDITION
- IV. DENY PAYMENT FOR A TEST OR TREATMENT WITHOUT A CHANCE TO APPEAL

IN NEW PLANS YOU CAN:

- V. KEEP YOUR CHILD ON YOUR PLAN UNTIL AGE 26
- VI. RECEIVE COST-FREE PREVENTIVE SERVICES
- VII. CHOOSE YOUR OWN PRIMARY CARE DOCTOR
- VIII. USE THE NEAREST EMERGENCY ROOM WITHOUT PENALTY

If repealed, Americans will once again be at risk of being dropped, denied or discriminated against. In the next session of Congress, I will be a stalwart defender of your rights and will fight any attempt to "repeal and replace" these common sense protections. To learn more about the Patients' Bill of Rights and other provisions of the Affordable Care Act visit <http://HealthCare.Gov>

HEALTHCARE.GOV: AMERICA'S ONE-STOP-SHOP FOR QUALITY HEALTH INSURANCE



- Are you a small business owner, looking to cover your employees?
- A freelancer, trying to insure yourself and your family?
- Or the parent of a recent college graduate who can't find a job that offers health coverage?

Millions of Americans who have had trouble finding affordable health insurance now have new options. And the easiest way to find them is on the new website <http://HealthCare.Gov>. There you can use the "Find Insurance Options" tool to get the plan that is right for you and your family and learn more about your rights under the law. If you have further questions, you can always call my office at 213-483-1425.



WE ARE IN THIS TOGETHER

If there's one lesson we can learn from the Great Recession, it's that we are all in this together.

When a neighbor loses a home to foreclosure, every house on the block loses value. If the shop owner down the street can't get a loan, you are less likely to see a "help wanted" sign in the window. And each time an uninsured person visits the emergency room, we pay the price with higher health insurance premiums.

Sub-prime loans... tight credit for small businesses... unaffordable health insurance... these are hallmarks of the Great Recession that hit working families so hard. And to get through this, we had to meet these challenges head-on.

Over the past two years I worked in Congress and with President Barack Obama to knock down the worst practices of predatory lenders and insurance companies and to shield working families from the reckless behavior that got us into this mess. You can now count on...

- And a **Patients' Bill of Rights** that puts you and your doctor in charge of your health care, instead of the insurance companies.

Some say that we should repeal these common sense measures and put the same special interests that drove us into the ditch back in the driver's seat. I disagree. It would be a tragedy not to learn from the mistakes of the past. You deserve an efficient, effective government that looks out for your best interest.

"You're on your own, pal" is not how Americans respond when a neighbor is in trouble. And it is not how our government should respond in a time of crisis. We are in this together, and the more we look out for each other the stronger our country will be. In the coming Congress, I will fight to strengthen our new consumer protections, to create good paying jobs in our district, and do everything possible to bolster our economic recovery.

Sincerely,

XAVIER BECERRA
Member of Congress

- A tough new **Consumer Protection Bureau** that makes sure you get a fair deal in plain English when shopping for a mortgage, credit card or bank account.
- A **Small Business Jobs Act** that is injecting up to \$300 billion in credit and \$12 billion in tax cuts into the economy so small businesses can invest, expand and hire.

Si desea esta información en español, por favor llame al (213) 483-1425.

DROP BY THE OFFICE OR GIVE US A CALL

Sign up for email updates at:

Becerra.House.gov

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CAPITOL IMPROVEMENTS IN AND AROUND WASHINGTON, D.C.

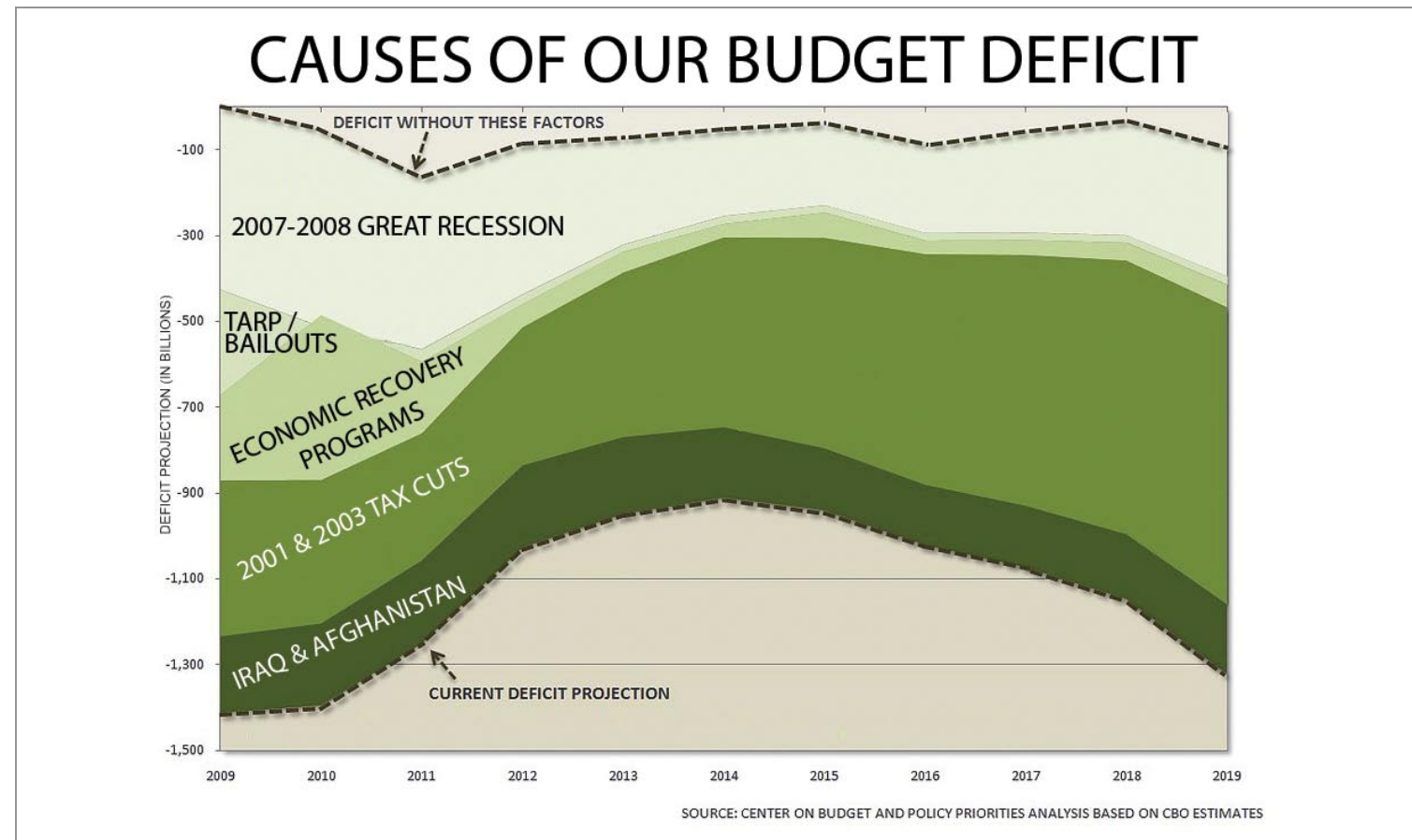


A 'HELP WANTED' SIGN IN LOCAL SHOP WINDOWS

Thousands of small business owners are ready to put a "Help Wanted" sign in the window and our community banks want to lend them the money to do so—they just need a little extra capital to make it happen. This September, Congress and the President enacted a new small business lending and tax cut program that makes it easier to expand and hire out-of-work Americans. The Small Business Jobs Act is leveraging up to \$300 billion worth of low interest loans. Over ten years this program will actually save us \$1 billion through interest payments while cutting small business taxes by \$12 billion and creating 500,000 jobs in America.

HOW DID WE GO FROM SURPLUSES TO DEFICITS?

In 2001, President Clinton left President Bush with a record budget surplus. Eight years later, President Obama inherited a record deficit. As we work to reverse that trend, it is important to understand where these deficits came from. As the chart below shows, priorities set in the last decade are responsible for exploding our deficits today, and tomorrow:



IT'S A FACT—OVER A MILLION AMERICANS HIRED IN 2010

More private sector jobs were created in 2010 than during President Bush's 8 years in office. In fact, over a million Americans were hired by private businesses. That's good progress, but it's just the beginning of our recovery from losing 8 million jobs during the Great Recession that began in 2007. Now is not the time to go back to the policies that gave us a 'lost decade', but move forward putting America back on track.

THE DISTRICT DIGEST DISPATCHES FROM THE 31ST



RECOVERY ACT KEPT 8,400 L.A. TEACHERS IN THE CLASSROOM



Rep. Becerra (center) visits with students at Downtown Magnets High School. January, 2010.

Every year I visit high schools throughout our district to speak with students about the importance of education, public service and our democracy. While the Great Recession hit school budgets particularly hard, the Recovery Act—signed into law last year by President Obama—is directly responsible for saving more than 8,400 public school teachers in Los Angeles from being laid off according to the Los Angeles Unified School District. That doesn't just mean jobs—it means smaller class sizes and a better learning environment for our children.

SALUTING OUR VETERANS

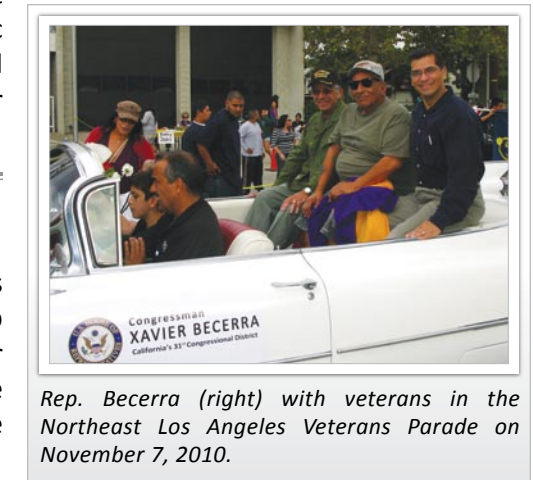
Our country has made more progress in the past three years than in the previous three decades in paying our veterans back for their sacrifices. We created a one-stop shop for veterans who can now secure a low cost small business loan to start their own business. Veterans who were targets for subprime home loans can now refinance into safer low cost loans. And we beefed up the G.I. Bill to cover the full cost of in-state college tuition for those of you who fought in Iraq and Afghanistan.

CASEWORK Corner

Having trouble dealing with a federal agency like Veterans Affairs, Social Security, or the IRS? If you are, I can help. My staff has over 30 years combined experience cutting through red tape on behalf of constituents just like you. This year more than 150 residents have been served by a member of my casework staff—including:

- A 91 year old World War II veteran, originally from the Philippines, who finally got the benefits he was promised six decades ago when he fought for the U.S. in the Pacific...
- A senior citizen in East Hollywood whose Social Security benefits were fully restored, with immediate back pay, after they were mistakenly cut in half...
- And an Eagle Rock couple who finally received their tax refund—plus interest—after the IRS had lost an amendment to their taxes.

To learn more, visit the "Helping You" section of <http://Becerra.House.Gov> or call the office at 213-483-1425.



Rep. Becerra (right) with veterans in the Northeast Los Angeles Veterans Parade on November 7, 2010.

COFFEE AND CONVERSATION THROUGHOUT THE DISTRICT

As your representative in Congress, I have held "Coffee With Your Congressman" town hall events in every corner of our district and "Telephone Town Halls" that let you participate from home. In 2010, more than 500 folks came to one of my ten "Coffees" and hundreds more participated by telephone. Health care and Wall Street reform, jobs and economic recovery—and a host of issues were covered in this year's conversations. Hope to see you at the next meeting in 2011!

Find out about the next "Coffee," watch Rep. Becerra's Veterans Day video message and find out how he can help with your case... all this and more at <http://Becerra.House.Gov>.