



Talking Points on Democratic Health Reform Legislation¹

The Democratic health care reform plan now in Congress will:

- **Stop insurance companies from denying coverage to people with pre-existing conditions** and cutting people off when they get sick.
- **Require insurance companies to spend money on health care, not CEO salaries and profits.** Right now they get to spend too much of their income on CEO salaries, rising profits, Washington lobbyists and armies of bureaucrats who do nothing but deny claims.
- **Strengthen Medicare** and close the “donut hole” in drug benefit plans for seniors.
- **Help small businesses** afford health insurance for their employees.
- **Control costs** and make good health insurance affordable to everyone.
 - For example, a family of 3 earning \$37,000 would pay less than \$200 per month for good health insurance for the entire family. The family’s out-of-pocket costs would be limited, too, so even if someone in the family faced a serious illness, they would not have to pay more than \$4,000 in out-of-pocket expenses.

Congress needs to act now and get it done right – before other insurance companies start demanding huge rate increases like the 39% increase recently announced by Anthem Blue Cross. We’ve got to rein in the insurance companies right now.

The **major portions of the health reform bill have already passed** the House with bipartisan support and the Senate with a super-majority.

Now it’s time for an up-or-down vote on the remaining critical pieces that will allow reform to work – the same kind of majority vote that was cast on welfare reform, the Children’s Health Insurance Program, COBRA health coverage for the unemployed, and both Bush tax cuts.

Once and for all, **it’s time for Congress to say no to insurance company abuses**, inflated profits and soaring premiums and pass into law health reforms that will rein in the abuses of insurance companies.

¹References are to the Senate-passed reform legislation (H.R.3590, Patient Protection and Affordable Care Act) and the Reconciliation Act of 2010 (H.R. 4872).