

# WHAT WILL HEALTH CARE REFORM DO FOR ME?

Every day, we see a new claim about health care reform - on TV, the internet, and even from neighbors. This short flyer is intended to give you a few basic facts about why we really need reform, and how it benefits all of us!

## Why Do We Need Reform?

Whether you and your family have health insurance now, reform will help you:

- If you're insured, your premiums are now going way up - 7 times greater than average earnings in recent years.
- Even those of us that have insurance are not safe. Many insurance companies engage in outrageous practices: they unfairly deny our claims or refuse to cover medical care that our own doctor says we need, which can cost thousands of dollars. Costs for deductibles for medical care, and "co-payments" for prescription drugs can cost thousands every year.
- And many of us -- about 2.5 million New Yorkers -- have no insurance, so we're one serious illness away from being ruined by medical bills. There were over 45,000 personal bankruptcies in New York State in one year, many due to unpaid medical bills.
- African-American children and adults have significantly worse results on health measures like child asthma than Whites. Greater expansion of health insurance coverage will address some of these problems (but not all of them).

## What's Congress Doing to Solve these Problems?

Both houses of Congress are working on legislation that would cover people without insurance, make sure our health insurance is affordable and stop insurance companies that only care about their profits from denying us coverage when we get sick. The bills in Congress will:

- Set up "exchanges" -- like shopping malls for health insurance -- where individuals and smaller employers can purchase health coverage at a reasonable price
- Provide subsidies so that low and middle income people can get help buying insurance, and give small businesses tax credits to help them buy insurance for their employees
- Make sure all insurance plans have adequate benefits so that we are covered for the health care we need

We believe there needs to be a "public health insurance option" - a plan like Medicare provides for seniors now - that would give people an alternative to being covered by private insurance companies. You have a right to a choice that provides you with quality coverage that you can count on.

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## Everyone Benefits From Reform!

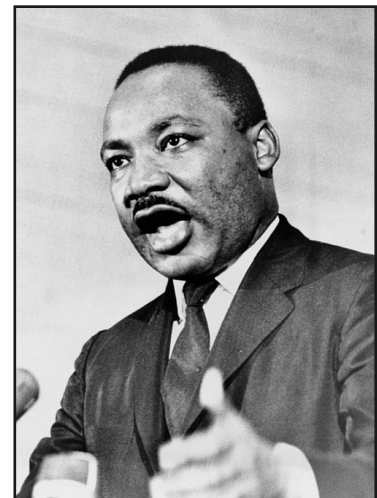
- **People who don't have employer-provided insurance** will benefit from the subsidies provided in the legislation to buy insurance so that it's more affordable. Insurance companies won't be allowed to deny you anymore because you previously had an illness (called a "pre-existing condition").
- **People currently eligible for Medicare and Medicaid** can still be enrolled in these programs, and we expect they will be improved. For example, Congress is expected to close the "donut hole" for people with Medicare. (The donut hole is a ridiculous law that says once you spend above a certain level for your prescription drugs, you have to pay for everything out of your own pocket!)
- **Small businesses** will get tax credits to help them cover their employees.

## How Should We Pay for It?

Congress is considering right now several proposals to cover the cost of reform. Here's an example of two proposals:

- The House of Representatives is considering a proposal to raise income taxes on individuals making over \$280,000 and couples making over \$350,000.
- The Senate is considering a proposal to tax health insurance plans that are expensive.

We believe that the House proposal makes more sense, because it would tax only the wealthy, who can afford it and have benefitted enormously from the tax cuts passed by Congress during the Bush administration. The tax on health plans would discourage employers from offering health insurance - exactly what we don't want - and increase costs for many working people.



***"OF ALL THE FORMS  
OF INEQUALITY,  
INJUSTICE IN HEALTH  
CARE IS THE MOST  
SHOCKING AND  
INHUMANE"***

***-DR. MARTIN LUTHER KING, JR.***

## What Can I Do to Help?

The Public Policy and Education Fund - the research and education arm of Citizen Action of New York - is working to educate the public about the different health care proposals in Congress and how they impact us. If you want more information on our work, contact PPEF at:

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