

The
**FINAL
MARCH
FOR REFORM**



WHAT WILL HEALTH REFORM MEAN FOR YOU?

"I HAVE INSURANCE THROUGH MY WORK."

Keep your doctor and plan if you like it, but your plan will be strengthened and you'll be protected from insurance company abuses.

- According to the independent and non-partisan Congressional Budget Office, people who get coverage through their employer today will likely see lower premiums.
- If you like the health plan you have, you will be able to keep it.
- The President's proposal will strengthen the coverage you get at work by reining in the worst insurance company abuses.
- Nothing about the President's proposal will interfere with the choice of doctors you have today, or cause you to change the coverage you have at work today.

"I OWN A SMALL BUSINESS."

You won't be required to provide health insurance to your employees, but if you choose to, new tax credits will make covering your employees more affordable. You will also have access to a new insurance exchange to find the best deal, and the entire process will be simpler.

- The President's proposal provides tens of billions of dollars in new tax credits to small businesses to make it easier for them to provide coverage if they choose to do so.
- You will be protected from sudden, arbitrary rate hikes because a worker gets sick; under the President's proposal, insurance companies will no longer be permitted to base the cost of coverage on health status.
- The President's proposal gives small business owners the leverage that big businesses enjoy by allowing them to buy coverage through the exchange.

"I HAVE MEDICARE."

Health reform protects Medicare. The President's proposal makes Medicare more financially secure and seniors who hit the prescription drug "donut hole" will be protected from high costs for their medicines.

- Your guaranteed Medicare benefits will not be cut, and the Medicare Trust Fund will be extended for more than 9 years.
- In addition, you will have benefits you don't have today: Preventive services like cancer screenings at no cost, and a substantial reduction in prescription drug prices if you fall into that gap in coverage known as the "donut hole." Over time the proposal closes this coverage gap completely.
- Health insurance reform will not affect the choice of doctors you have today and it won't affect your relationship with your doctor. The President's plan aims to increase the number of primary care providers, giving you greater access to doctors than you have today.

"I DO NOT HAVE INSURANCE."

You will have access to new insurance choices in the same insurance marketplace where all members of Congress will buy their insurance, receive tax credits to help you afford coverage if needed, and enjoy protections from insurance company abuses.

- For the first time in history, there will be limits on how much anyone will have to pay to receive health care coverage.
- If you need it, you will receive a tax credit to help pay for your coverage – part of the largest middle class tax cut for health care in history.
- Insurance companies will no longer be allowed to simply tell you "no." They will be required to offer coverage regardless of your health status or because of pre-existing conditions, and they cannot jack up rates or drop you from your coverage when you get sick.

"I BUY MY OWN INSURANCE."

There will be new protections from insurance company abuses, and tax credits will make coverage more affordable. You will have access to new insurance choices in the same insurance marketplace where all members of Congress will buy their insurance.

- You will likely pay less—perhaps much less—than you do currently.
- In addition, many Americans buying coverage in the individual market will qualify for tax credits that reduce their premiums by an average of nearly 60 percent – and they will get better coverage than what they have today.
- Health insurance reform will limit what you have to pay out of pocket, a protection that does not exist today. And for the first time, no one will be required to pay more than a set percentage of their income on health care coverage.



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