

Facts About **Health Care Reform**

Why we need reform:

Over 46 million Americans have no medical coverage at all, millions more are under-insured or fear losing coverage. If we continue on our current path health care costs will continue to soar and within the next decade one out of every five dollars will be spent on health care.

This is unacceptable, the system is broken and we cannot postpone meaningful reform any longer.

What's in it for you:

Your choice of doctors and plans will be protected, those that are happy with their current coverage can keep it or choose a new plan - including a public option.

Additionally, **everyone** will benefit from **eight protections** that will ensure stability and security for families across the country.

Coverage Regardless of Pre-Existing Conditions

- Insurance companies will be prohibited from refusing coverage because of medical history.

An End to Exorbitant Out-of-Pocket Expenses, Deductible and Co-Pays

- Insurance companies will have to abide by yearly caps on how much they can charge for out-of-pocket expenses.

Full Coverage for Preventive Care

- Insurance companies must fully cover - without charge - regular checkups and tests that help prevent illness, including mammograms or eye and foot exams for diabetics.

No Dropped Coverage for the Seriously Ill

- Insurance companies will be prohibited from dropping or lessening coverage for people who become seriously ill.

No Gender Discrimination

- Insurance companies will be prohibited from charging people more because of their gender.

No Annual or Lifetime Caps on Coverage

- Insurance companies will be prevented from placing annual or lifetime caps on the coverage people receive.

Extended Coverage for Young Adults

- Children will be eligible for family coverage through the age of 26.

Guaranteed Insurance Renewal

- Insurance companies will be required to renew a policy as long as the policyholder pays their premium in full.
- Insurance companies won't be allowed to refuse renewal if someone becomes sick.

*"This isn't about politics. This is about people's lives.
This is about people's businesses. This is about our future."*

-President Barack Obama