



# HEALTH INSURANCE REFORM

## TO HOLD INSURANCE COMPANIES ACCOUNTABLE

PUTTING YOU AND YOUR DOCTOR BACK IN CHARGE—NOT THE INSURANCE COMPANIES—TO GUARANTEE STABILITY, LOWER COSTS, HIGHER QUALITY AND MORE CHOICES OF PLANS.

### WE URGENTLY NEED REFORM

- ★ Without reform, costs for average family increases \$1,800 each year
- ★ Last year, more than half of Americans postponed medical care or skipped their medications because they couldn't afford it
- ★ Increasing costs also hurt businesses, the economy, and the federal budget

### WHAT'S IN IT FOR YOU?

#### STABILITY, SECURITY, AND QUALITY

- ★ No Discrimination for Pre-Existing Conditions, like diabetes, a heart condition, or cancer
- ★ No Dropping Your Coverage Because You Become Sick
- ★ No Refusal To Renew Your Coverage, if you've paid in full and become ill
- ★ No More Job or Life Decisions Made Based on Loss of Coverage
- ★ No Need to Change Doctors or Plans, if you like the coverage you have
- ★ No Co-pays for Preventive and Wellness Care
- ★ No Excessive Out-of-Pocket Expenses, Deductibles or Co-Pays
- ★ Yearly Caps on What You Pay
- ★ No Yearly or Lifetime Cost Caps on What Insurance Companies Cover

America's Affordable Health Choices Act would provide significant benefits in the 8th District of Ohio:

### SMALL BUSINESSES

Up to 11,600 small businesses could receive tax credits to provide coverage to their employees

### MEDICARE PART D

7,700 seniors would avoid the donut hole of prescription drug coverage in Medicare Part D

### BANKRUPTCY

1,400 families could escape bankruptcy each year due to unaffordable health care costs

### HOSPITALS AND PROVIDERS

Hospitals and health care providers would get payment of \$50 million each year in care for the uninsured—costs we all share now

### UNINSURED

59,000 uninsured constituents would gain access to quality, affordable health insurance