



## **Health Care Reform Will Secure Coverage and Improve Quality of Care**

To support families and fix our economy, we need to reform the health care system. Fortunately, there is great momentum moving into the August recess, significant Congressional consensus on many key elements of health care reform, and a demand from the public to change what is broken.

The current Congressional health care reform proposals make enormous strides toward providing guaranteed affordable health coverage for all. Although there are some differences in the details, all of the legislative proposals will create stronger consumer protections in the private insurance industry, better affordability protections for families, increased support for prevention, and enhanced quality of care in our health care system.

### **Health Care Reform Will:**

#### **Guarantee Secure Insurance Coverage**

- Health care reform will guarantee that Americans can get insurance. Insurers will no longer be able to deny coverage to individuals based on pre-existing conditions, and will not be allowed to drop people or increase their rates if they get sick.
- Insurance companies will not be able to charge consumers higher premiums because of their gender or their health status.

#### **Create Affordable Health Care Options for Individuals and Families**

- Yearly and lifetime caps on benefits will be eliminated, making sure health insurance is there when people need it most.
- Health care reform will provide subsidies to help low- and moderate-income families afford their health insurance.
- The legislative proposals cap what individuals and families pay in out-of-pocket expenses, helping to guarantee that insured families can access and afford the health care they need.
- Reform will create a system of shared responsibility where all parties – individuals, employers, providers, and government – contribute to the costs.
- Small businesses will receive assistance so they can help get their employees insurance benefits.

#### **Allow Individuals and Families to Make Informed Choices about Health Insurance**

- The creation of the Exchange, a marketplace to purchase insurance, will help consumers compare health plans and find the one that best fits their needs.
- Consumers will also have access to assistance from an office dedicated to answering questions about the various insurance options and enrollment, and to providing help navigating the system.

#### **Improve the Quality of Care**

- Health care reform will put a strong emphasis on public health, prevention and improving the quality of care delivered in the U.S. health care system. For example, only minimal out-of-pocket costs will be allowed for preventive care, so families can see their health care providers before they become sick.
- Reform will also shift the health system toward a more patient-centered model, which will help improve quality and lower long term costs.