

## Why American Families Need Health Reform

Health insurance reform will lower costs, give you more security, and improve care. Reform will give you and your family guaranteed choices of quality, affordable health insurance whether you lose your job, switch jobs, move, or get sick. Health reform will strengthen preventive care, so illness and disease can be prevented instead of just treated later, when it costs more.

### Lower Your Costs

Now	With health reform
Insurance plans keep increasing copayments and deductibles, making out-of-pocket expenses too high. More than 17 million people in the U.S. have insurance but still spend more than 10 percent of their income on out-of-pocket expenses, in addition to premiums.	There will be limits on what insurance companies can force you to pay in out-of-pocket expenses if you buy your coverage through the Exchange.

Now	With health reform
Families who don't get health care through their jobs are paying more and more to get their coverage.	Low- and middle-income families will get help with their premiums depending on how much money they earn. This will lower the burden of health care costs on their budgets. The Exchange will enable families to compare plans and easily shop for coverage.

### Ensure Good Coverage With Preventive Care

Now	With health reform
Insured Americans too often have health insurance that does not cover even basic health services. Some 33 percent of family plans in the individual market do not cover adult physicals, 40 percent of family plans do not cover normal child deliveries, and over 15 percent do not cover behavioral health services.	By ensuring coverage of prevention and basic health services, including maternity benefits, reform will create a system that provides health care and not just sick care. All health plans in the Exchange must cover a comprehensive package of services, including hospital stays, physician visits, mental health, maternity care, and prescription drugs.

Now	With health reform
High copayments discourage people from getting the preventive care that keeps them healthy.	Preventive care will be free for insured people who get insurance through the Exchange. Health reform invests in public health to create a system that prevents illness and disease instead of just treating it when it's too late and costs more. Simple prevention can stop a small health problem from getting worse.

## Provide Security in Health Insurance Coverage

Now	With health reform
In almost all states, insurance companies can deny coverage to people because of pre-existing health conditions.	Insurance companies will have to cover all Americans, regardless of any pre-existing health issues or medical history.

Now	With health reform
In almost all states, insurance companies charge people much higher premiums simply because of their gender or health conditions.	Insurance companies will be prohibited from charging you higher premiums because of your gender or health status.

## Help Seniors and People with Disabilities Afford Prescriptions

Now	With health reform
Medicare Part D only covers some prescription drug costs. Then a coverage gap, called the donut hole, leaves consumers paying the full cost of prescriptions until they have paid \$4,350 in out-of-pocket costs, and then Medicare covers their costs again. This uncovered expense makes prescription drugs unaffordable for seniors and people with disabilities, who often go without treatment.	The Medicare Part D donut hole will begin to be eliminated. Pharmaceutical companies will provide a 50 percent discount on brand-name prescription drugs within the donut hole.

## Help Small Businesses Provide Affordable Health Care Choices for Employees

Now	With health reform
Small businesses are struggling to support their employees by providing health care coverage. Small firms face few choices of plans, and high insurance costs prevent small businesses from thriving.	Tax credits will help make insurance more affordable for small businesses. The Exchange will also make more insurance choices available to small businesses.