

## THE BOTTOM LINE

### WHAT HAS THE INSURANCE COMPANY-DOMINATED SYSTEM DONE TO YOU?

- Denied coverage
- Coverage can be capped or dropped when you get sick
- Skyrocketing costs/bankruptcy for many
- Insurance monopolies/big corporate profits

### WHAT WILL HEALTH INSURANCE REFORM DO FOR YOU?

- Everyone covered
- Coverage can't be capped or dropped when you get sick
- Affordable coverage and lower medical costs
- Greater competition and choices

OFFICE OF REP. NANCY PELOSI  
OCTOBER 29, 2009

[www.house.gov/pelosi](http://www.house.gov/pelosi)

# AFFORDABLE HEALTH CARE FOR AMERICA



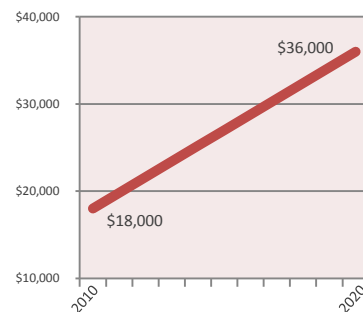
# WHAT IF WE DON'T ACT?

THE COSTS ARE UNSUSTAINABLE

TO YOUR WALLET

## 129%

IF YOU OWN A SMALL BUSINESS, YOUR HEALTH COSTS HAVE RISEN 129% SINCE 2000, AND THEY CONTINUE TO RISE



FOR THE AVERAGE AMERICAN FAMILY, YOUR HEALTH CARE COSTS WILL INCREASE \$1,800 EACH YEAR FOR THE NEXT 10 YEARS

TO YOUR HEALTH

## 53%

MORE THAN HALF OF ALL AMERICANS POSTPONE CARE OR MEDICATION BECAUSE OF COST



AMERICANS FACE A 50-50 CHANCE OF LOSING INSURANCE IN THE NEXT 10 YEARS



MORE THAN 18,000 AMERICANS DIE EACH YEAR BECAUSE THEY LACK INSURANCE

# HOW DOES HEALTH REFORM WORK FOR YOU?

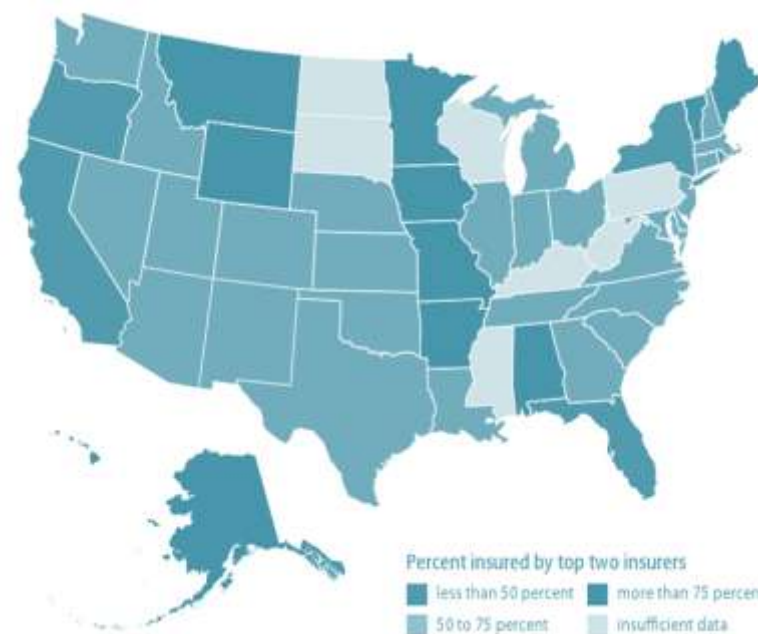
IF YOU HAVE HEALTH INSURANCE

- You can **keep your doctor and your plan**
- For seniors, we **strengthen your Medicare and improve your benefits, closing the donut hole**

IF YOU DON'T HAVE –OR YOU LOSE—YOUR INSURANCE

- A new **Health Insurance Exchange** provides a one-stop comparison shopping marketplace for you, including:
  - **Affordability Credits** to help Americans and **Tax Credits** to help small businesses buy insurance
  - A **Public Option—the Consumer's Choice**—to inject competition into the marketplace for better prices and better coverage, or provide a quality, affordable alternative if insurance companies don't offer one.

Right now, most Americans' choices are dominated by one or two companies:



# WHAT BENEFITS ARE IN IT FOR YOU?

FOR ALL AMERICANS

- Ends discrimination for pre-existing medical conditions
- No dropped coverage if you become sick
- No co-pays for preventive care
- Yearly caps on what you pay
- No caps on what insurance companies pay
- Major new emphasis on innovation, wellness, and prevention
- Reins in health costs for families, businesses, and government
- Fiscal responsibility, reducing the deficit
- Eliminates waste, fraud, and overpayments to private insurance companies

IF YOU ARE...

**A SENIOR**

For the millions of Americans who rely on Medicare, our bill improves your benefits: better primary care, free preventive care, lower drug costs by closing the 'donut hole', safer hospital care, eliminating waste/fraud/overpayments to private insurers that drain resources from your care, and extending the solvency of Medicare for years to come.



**A WOMAN**

Our bill ends 'gender rating,' which has allowed insurance companies to charge you more for the same coverage as men—and bans discrimination against 'pre-existing conditions,' including pregnancy, C-sections, and domestic violence. The bill offers affordable coverage with quality benefits for you—less than half of women can obtain insurance through a workplace, because they tend to work for small businesses or part-time.



**A YOUNG AMERICAN**

One in three young adults has no insurance. Our bill allows you to stay on your parents' insurance until your 27<sup>th</sup> birthday—and offers affordable and quality plans for those of you who must buy your own. And free preventive care means you can prevent illness or treat conditions early.



**A SMALL BUSINESS OWNER**

Only 45% of America's small businesses can afford to offer health care—and for you, costs have more than doubled since 2000. The bill gives you access to affordable large group rates and creates a tax credit to help your business if you insure employees. 86% of all businesses (payrolls of \$500,000 or less) are completely exempt from the requirement to provide insurance.

