

# HEALTH CARE FOR AMERICA **NOW!**

## Talking About Health Care Reform

**1. Start with the short and simple version:** Our health care system is broken and needs to be fixed now. Health care reform will control costs, increase consumer choice, provide peace of mind and make sure everyone has quality, affordable health care. The health care system we support is as American as apple pie.

**2. Talk about how reform will make a real difference in peoples' lives:** Our plan will make insurance affordable for families and businesses and let people keep the private insurance they have if they like it. It will control costs and guarantee that everyone (including the nearly 50 million people without insurance and the tens of millions more with lousy insurance) has quality, affordable health care they can count on no matter what happens, like losing their job.

We're proposing a uniquely American solution. **Here are 5 key points:**

1. You will always be guaranteed quality, affordable health care you can count on.
2. You will have a choice of coverage – you can keep the insurance you have if you like it, or choose another private or public insurer.
3. You won't be at the mercy of insurance companies such as being denied coverage because you have a pre-existing condition or charging you more because of your health history
4. You won't go without coverage if you're between jobs, and you'll always have insurance you can afford, even if your employer does not provide it.
5. You'll always have a public health insurance option as a guarantee of coverage, with good benefits at a price you can afford.

**3. Talk about the peace of mind that comes from having health care you can count on:** People have enough to worry about these days – keeping their job, paying their mortgage, making ends meet. The last thing they should have to worry about is their health care. Our health care plan is about peace of mind:

- The peace of mind that you and your family will always have quality, affordable health care no matter what happens, like losing your job.
- The peace of mind that you'll be able to keep the insurance you have if you like it – and that it will get better thanks to reforms that control costs and make the insurance industry follow new rules.
- The peace of mind that you'll always be able to afford the health care you have and won't get buried by health care bills when you thought you had good benefits.
- The peace of mind that you won't be denied coverage because you have a pre-existing condition, or that you'll have to spend hours on the phone fighting with your insurance company just to get a claim paid.
- The peace of mind that you'll always have a public health insurance option as a guarantee of coverage – with good benefits at a price you can afford – so you'll never have to worry about getting the care you or your family needs.

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**4. Focus on cost – Our plan will save people money:** According to the Obama Administration, people will pay less for their health care than they do now – as much \$2,500 per year. Health insurance premiums have gone up four times faster than wages in the last nine years. If we don't pass reform, we won't be able to keep or afford the insurance we have – bills will pile up, medical bankruptcies will increase and businesses will shut their doors.

**5. Animate anger at the insurance companies and Republicans for creating this mess:** Remind people that every day insurance companies deny people coverage, delay claims, come between them and their doctor, and hike premiums while cutting benefits to make more money. The only way the other side wins is through fear – scaring people that the government will take over the system, come between them and their doctor and ration care (like the insurance companies do now). These scare tactics are designed to divert peoples' attention away from the very real problems they have with the health insurance system every day. The other side is for small reforms that maintain the status quo. We're for real change puts people before insurance and drug company profits.

**6. Be direct about how we're going to pay for this:** The plan we support is based on the principle of shared responsibility. All of us – individuals, employers and government – will pitch in based on our ability to pay. There are dozens of fair and workable proposals to pay for our reforms, including:

- Increasing prevention to reduce the overall cost of care.
- Lowering the cost of drugs by using the negotiating power of the government.
- Eliminating the overpayments to private insurance companies for Medicare Advantage Plans.
- Ending the insurance industry monopoly and fostering real competition.
- Increasing taxes on those who make more than \$250,000 and closing corporate loopholes

**7. Explain how our plan will work from the perspective of people, not policy makers:**

- Most people will continue to get health coverage at work. Employers will be required to either provide health coverage for their employees or help pay for their coverage. People who don't get insurance at work will get coverage through a new health insurance marketplace, where they will choose from standard benefit packages offered by private health insurers and a public health insurer. People will be required to get coverage, and the amount they pay will depend on their income. Low income people will still be eligible for Medicaid and seniors will continue to be covered by Medicare.

**8. Last but not least – remind people that we have to fix health care to fix our economy:**

- In the words of President Obama, "Now I know that at this moment, when we stand in the midst of a serious economic crisis, some might ask how we can afford to focus on health care ... the question isn't how we can afford to focus on health care – but how we can afford not to. Because in order to fix our economic crisis, and rebuild our middle class, we need to fix our health care system too."

*The information in this memo is based on several years of extensive public opinion research conducted by Lake Research Partners on behalf of the Herndon Alliance and Health Care for America Now, as well as previous HCAN message documents.*

Find out more at [www.healthcareforamericanow.org](http://www.healthcareforamericanow.org)