

## **Health Insurance Reform:** “Security and Stability for America’s Middle Class”

### **Why we need reform:**

**Health care isn’t working for America’s middle class—too expensive and too uncertain.**

- Health care costs are rising and out of control.
- More employers are dropping coverage.
- If you lose or change a job, or start a business you have few options and they’re all expensive.
- If you fall sick, your benefits may run out, you may face higher premiums, and you could have trouble getting coverage in the future.
- If we do nothing, things will only get worse. Americans will be increasingly on their own to cope with an expensive and complex system.

### **What reform will deliver:**

**Health care reform will strengthen America’s middle class. It will provide you with the security and stability you need.**

- **You will get stable coverage that you can count on to be there for you.**
  - You will always have options for coverage, even if you change or lose a job.
  - If you can’t afford insurance, you’ll get help with your premiums. If you hit a rough patch, you’ll get help to maintain coverage.
  - If you run a small business, you’ll get tax breaks to buy coverage for yourself and your workers, and you’ll have a choice of affordable options.
- **You will have stable costs that won’t eat more and more of your paycheck.**
  - If you fall ill, your premiums won’t go up just because you’ve been sick.
  - As you grow older, your insurance will remain affordable.
  - If you work for yourself or a small business, what you pay for coverage will be the same as what large companies pay.
- **You will have peace of mind that you can always get the care you need, when you need it, and from the doctor you choose.**
  - You’ll never be denied coverage because you fall sick.
  - You will have choice of your doctor and health plan.
  - You’ll never leave the hospital with a bill too big to pay because your benefits have run out.
  - Your doctors will be paid to make you well, not to order up procedure after procedure.