

The House Health Care Reform Bill

What's In It For Me?

The Affordable Health Care for America Act, H.R. 3962, will cover 96 percent of Americans, be entirely paid for and reduce the deficit. It will end insurance company abuses, require employers to pay a fair share and include a strong public option to lower costs and make insurance companies compete. And it won't tax the benefits of hard-working middle-class families.

The bill is the result of months of public debate and hundreds of congressional hearings and meetings. America's unions support the Affordable Health Care for America Act.

But the House bill is already under attack. Giant insurance companies don't want Congress to take away their stranglehold on American health care. And if Big Insurance wins, we lose.

The House health care bill works for you even if you have a good union benefit plan.

A Fair Way to Pay for Health Care

- **Taxes millionaires, not millions of workers.** The House bill has a small surcharge on families making more than \$1 million a year, or \$500,000 for an individual. These are people who benefited

so richly from the Bush tax cuts. The surcharge pays for covering the uninsured without taxing middle-class health benefits.

- **Employers will have to chip in.** Companies will either have to provide health care benefits or pay into a fund, instead of dumping their costs on responsible employers and the rest of us. Unions believe the "small business" exemption is now too lenient and are working to have the bill cover all employers.

New Tools to Keep Costs Down

- **Includes a strong public health insurance option** to keep insurance companies honest, force them to slow premium increases and make sure coverage will be there for all of us, no matter what.
- **Reduces administrative waste and paperwork.** By standardizing and capping costs for administration, the bill means less waste and fewer hassles for you and your doctor.
- **Rewards better care.** Doctors and hospitals will be paid more to deliver high-quality care and not as much for inefficient care. Funds to computerize records and decision-making tools will help doctors as they examine and prescribe for patients.

- **Invests in prevention.** The bill ends co-pays for preventive services—meaning fewer costly ER visits and hospitalizations. It also provides money for prevention research.

Strong New Rules to Stop Insurance Company Abuses

- **Requires coverage of children on your family plan** until age 27 if you request it. That's one big family worry erased.
- **Ends denials for people with pre-existing conditions.** The bill also outlaws extra high premiums because you once were sick.
- **Limits insurance company administrative costs.** No more than 15 cents on the dollar can go to administration, marketing or profits—compared with the 30 cents or more that is typical today.
- **Stops lifetime limits on coverage.** One serious illness won't wipe you out.
- **Ends insurance company anti-trust exemption.** Price-fixing and collusion will be against the law, as they should be.

New Help for Retirees of All Ages

- **Provides relief from high costs for early retirees** with a new fund to help employer and union funds with financing for 55- to 64-year-old retirees.
- **Reduces drug costs for seniors.** The House bill shrinks the Medicare drug benefit “donut hole” and turns loose Medicare to negotiate prices with the giant drug companies.

Helping Your Doctor and Nurse Take Better Care of You.

- **Improves payment schedules for your family doctor** and includes money to train more primary care doctors.
- **Provides more money for more Community Health Centers.**
- **Streamlines bill processing** so your physician can spend more time with you and less time on the phone with your insurance company.
- **Invests in computers** to get more reliable information faster.
- **Lets you and your doctor decide.** Nobody can come between you and your doctor when it comes to making medical decisions.

The Affordable Health Care for America Act gets health care reform right.

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