

# **\*\*NEWS FLASH\*\* GOP - HALLOWEEN IS OVER!**

## ***American People Will Not be Tricked by Rehashed and Rejected Ideas Disguised as Health Reform***

More than four months after they said they would offer a comprehensive health care alternative - and only days before reform will be considered on the House Floor - the Republican Leadership has finally decided it will cobble together a few ideas. Although details are scant, it appears that for Halloween, Republicans will trot out proposals that would essentially protect the status quo while attempting to disguise them as real health care reform. Meanwhile, the solutions included in the Affordable Health Care for America Act (HR 3962) will deliver real reform that will protect consumers, rein in health care costs, and provide health care security for all Americans.

The Republican alternative is reportedly based on the following four items:

**1) INSURANCE PURCHASING ACROSS STATE LINES** – As proposed by Republicans, this policy would allow insurance companies to flock to states with the weakest regulation, effectively gutting the consumer protections that many states have enacted to ensure insurance policies provide adequate coverage.

***HR 3962 enables states to enter into interstate compacts, allowing for responsible, protected purchasing of insurance across state lines – and gives state insurance commissioners the needed tools to enforce the laws and protect consumers.***

**2) GROUP POOLING FOR INDIVIDUALS, BUSINESSES AND TRADE GROUPS** – As envisioned by Republicans, this policy would effectively lead to cherry-picking and discrimination against sicker Americans.

***HR 3962 offers the strongest group pooling provisions that have ever been offered, through a national exchange marketplace that lowers administrative costs and allows individuals and small businesses the ability to access insurance at the more affordable group rates that to date have only been available to large employers.***

**3) INCENTIVES FOR STATES TO ESTABLISH REFORMS** – This provision would provide no guarantees of commonsense reforms Americans want. Republicans say that they support insurance reforms such as eliminating pre-existing conditions, yet when faced with the opportunity to require these changes they punt to the states and hope they get the job done.

***HR 3962 mandates tough insurance reforms that the vast majority of the American people support – eliminating pre-existing conditions and annual and lifetime caps. When our bill passes, these reforms become law – there's no second level of change that has to be implemented at the state level.***

**4) ENDING JUNK LAWSUITS** – As proposed by the GOP, medical malpractice reform would go too far in restricting legitimate claims, and does nothing to promote patient safety or foster communication between doctors and their patients.

***HR 3962, coupled with Administration efforts, provides for strong medical malpractice and evidence-based patient safety reforms. Democrats believe there is room for improvement in the medical liability system, but not at the expense of patients' rights.***