



HEALTH CARE Q&A: WHY AMERICANS NEED HEALTH REFORM

America's health care system is home to the world's best providers, greatest technology, and most advanced research and development. But the rising costs of this system are burdening our families, businesses and economy. There are 45 million uninsured, millions more who are under-insured – and those who have insurance are picking up the tab, paying hundreds of dollars in additional premium costs per year to finance health care for the uninsured. Addressing these rising costs is essential to getting our Nation's economy back on the road to recovery and providing relief to millions of Americans.

Can we afford the cost of reforming health care?

We cannot afford to delay health care reform. The soaring cost of health care is weighing down our economy at the worst possible time, making us less competitive, costing American jobs, and creating a greater burden on individual and family budgets. Without reform, escalating health insurance premiums will continue to squeeze American businesses, workers and families, while rising spending on Medicare and Medicaid will lead to massive and unsustainable Federal budget deficits. If we don't fix health care now, the problems will only worsen and become much harder to solve. Reforming health care to contain costs, preserve choice of doctors and plans, and assure quality, affordable health care for all Americans will lead to faster economic growth, higher take-home pay for workers, greater employment opportunities, a more level playing field between small and large businesses, and deficit control.

What does "health care reform" mean?

Health reform means protecting what is best about our current system – we believe that if you like your insurance and your doctor, you should be able to keep them – and implementing changes that contains costs, increase coverage, improve quality and protect the ability of all Americans to choose their insurance plan and their doctors.

Will my taxes go up?

The White House, the Senate and the House of Representatives have advanced budgets that require health reform to comply with Pay-As-You-Go rules, meaning that health reform cannot increase the deficit.

There are many places within the health sector where savings can be found – increasing efficiency, reducing administrative waste, eliminating fraud and abuse, and expanding our use of proven, cost-saving preventive and wellness measures.

But, President Obama believes that – given all of the challenges that our country is facing – there should be a shared responsibility in financing some of our common priorities. He has proposed modestly adjusting the itemized deduction rate for the top 2% of wealthiest Americans to return it to the level under President Clinton.

America is in a serious economic recession; shouldn't the President and Congress focus on that first?

Health care reform is a critical element of economic recovery. Absent reform, our spending on health care will be more than 20% of our GDP in less than 10 years. And as a result of the recession, the incomes of American workers have suffered, while health care premiums continue to rise. Today, U.S. firms are paying more than twice as much for health care than their foreign competitors, putting them at a global competitive disadvantage. And, we cannot forget that lost jobs equal lost health insurance – every 1% increase in the unemployment rate translates into 2.4 million people losing their employer-sponsored health insurance. Health reform must provide options for people who lose or change jobs.

Is “health reform” code for socialized medicine or rationing care? I don’t want to wait for months to see my doctor or stand in long lines for my medicine, like I hear they have to do in other countries.

No. America’s health care system is unique and, once reformed, will remain a system that is uniquely American. Congress is not proposing socialized medicine or rationing care.

However it is important to note that in many parts of America, people already do wait a long time to see a doctor – our country is experiencing the worst shortage in primary care physicians in recent history. But reforming our health care system will improve these conditions, not make them worse. We need to invest in our health workforce, because many of our communities – rural, urban and suburban – are facing shortages in primary care doctors, specialists, nurses, dentists, and other providers.

Will I lose my current health insurance?

Democrats recognize that there are areas of the current system that work. We want to build upon the current system of employer-sponsored care, so that people who like what they have now can keep their current policies and doctors. We believe that if you like the insurance that you have, you should be able to keep it. The goal of health reform is to provide Americans with affordable choices and to reduce costs in the long-term.

I can’t get insurance because I have a pre-existing condition. What will health care reform mean for me?

Health care reform will make it easier for you to find more affordable insurance. Democrats support reforms that would prevent insurance companies from cherry-picking their policy-holders, by refusing to insure people with pre-existing conditions, excluding services or charging excessively high premiums.

Are you planning on eliminating Medicare and Medicaid?

No.

Does health reform mean that my Medicare benefits will be cut?

Democrats are committed to strengthening and improving Medicare, and we are mindful that the retirement of the Baby Boomer generation means that Medicare spending is projected to continue rising steadily. Getting a handle on our federal debt and deficits means we will need to strengthen and improve the Medicare program by implementing reforms that will reduce costs and increase efficiencies and quality.

What is a public health insurance plan and why do we need one?

A public health insurance plan is important to guarantee that all Americans will have an affordable choice in insurance providers. We believe a public health insurance plan will increase competition, increase transparency, and increase accountability. The goal of health reform is to provide Americans with affordable choices.

Under the new system you propose, can the government arbitrarily decide that a treatment is too expensive and refuse to provide it or pay for it?

No. Health care is expensive – to families, to businesses, and to our government – so we need to make sure that our resources are allocated to the most effective treatments and procedures. However, we recognize that when it comes to health care, one size does not fit all. People respond differently to various procedures and products, and cost cannot be the sole driver of all medical decisions.