

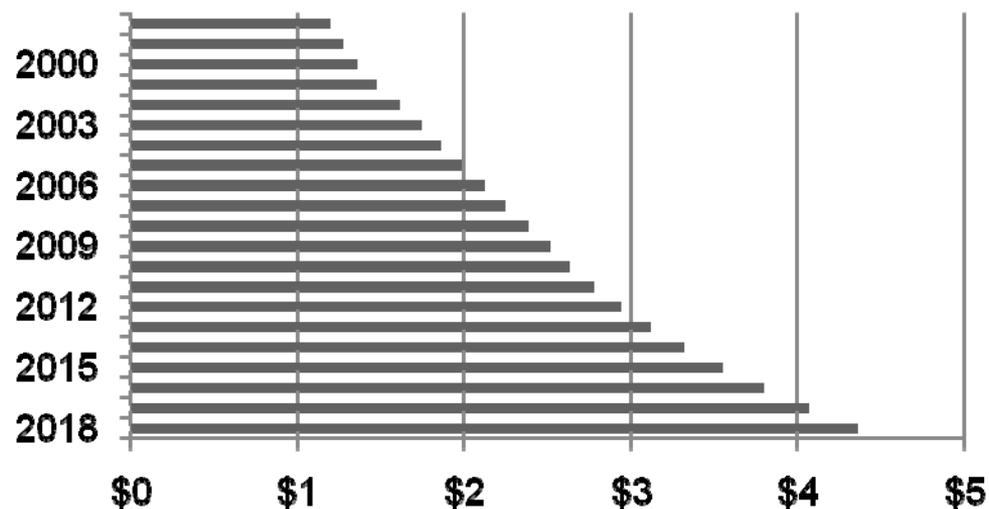
AMERICA CAN'T AFFORD TO WAIT FOR HEALTH CARE REFORM

Congress and the American People Must Work Together
to Enact Comprehensive Health Care Reform This Year

A Snapshot: America's Health Care Spending

- Last year, America spent over \$2.4 trillion on health care – 16.6% of our GDP. Absent change, our health spending will grow to \$4.4 trillion within a decade – over 20% of GDP.

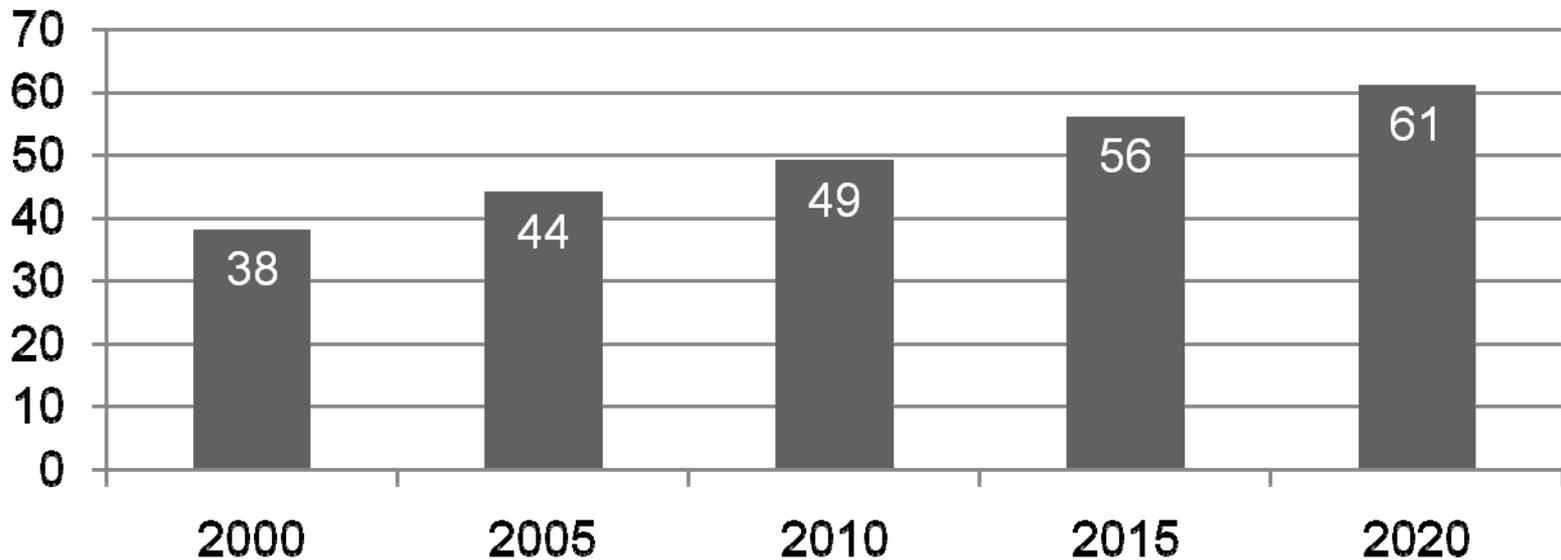
National Health Expenditures, Actual and Projected Growth, 1998-2018 (Trillions)



A Snapshot: America's Health

- Despite this growth in spending, the number of uninsured Americans continues to increase – and the health of our nation continues to decline, with record numbers of Americans suffering from chronic diseases and other conditions.

**Projected Growth in Uninsured
(Millions)**



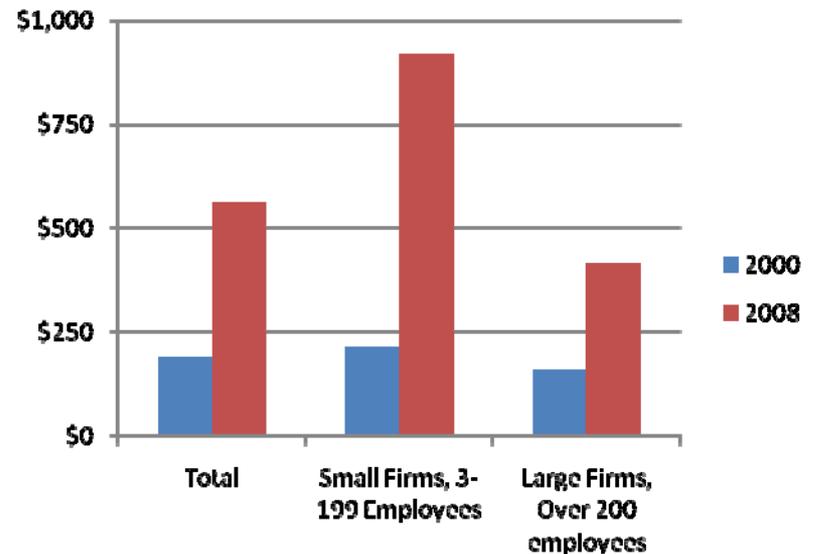
Health Care Reform Will Benefit the Currently Insured

- **Slow Premium Growth.** Currently, families pay higher premiums each year to cover part of the costs the uninsured impose on our health care system.
- **Government Costs Will Decrease.** Annually, federal and state governments pay 75% of the \$56 billion in uncompensated care provided to the uninsured.
- **Access Will Improve.** In areas of high uninsurance, *insured* adults are more likely to have difficulties obtaining needed health care.
- **Coverage Will Improve.** Eliminating insurance discrimination based on pre-existing conditions, gender, and health status means that Americans will have more robust, affordable coverage.

Health Care Reform Will Benefit Small Businesses

- Slow Cost Growth. Insurance costs for small businesses have increased 129% since 2000.
- Level Playing Field. Small business employees pay more – including higher premiums and deductibles – for the same benefits than employees of large firms.

**Deductibles Rise Sharply,
Especially in Small Firms, 2000-
2008**

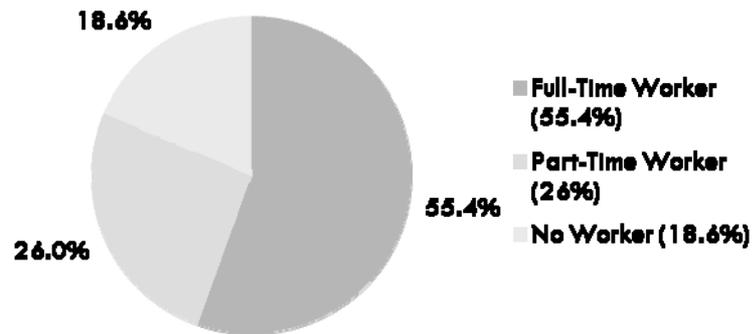


Health Care Reform Will Benefit the Uninsured

- **Affordable Coverage.**

Most uninsured Americans (81.4%) are in working families, but cannot afford or are not offered insurance.

Uninsured: Ties to Workforce, 2008



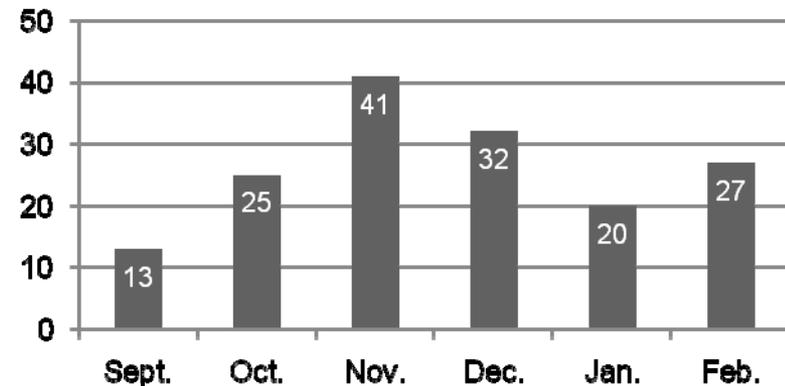
- **Insurance Reforms.** Over 1/3 of the uninsured have a chronic illness or pre-existing condition – which means that insurers in most states can refuse to offer coverage at any price, exclude coverage for needed services, or charge excessively high premiums.

Health Care Reform = Healthy Economy

- **Productivity Costs:** In 2007, the economy lost up to \$207 billion due to the poor health and the shorter lifespan of the uninsured.
- **Global Competition:** U.S. firms spend more than twice on health care as our foreign competitors. Slowing the rate of cost growth will help firms compete.
- **Long-Term Costs to Federal Budget:** Absent reform, U.S. spending on health care will increase to \$4.4 trillion within one decade.

- **Jobs:** The health care sector employs 13.4 million workers and continues to create jobs; the sector grew by 351,000 jobs over the past year.

**Jobs Created: U.S. Health Care Sector,
Sept. 2008 – Feb. 2009 (Thousands)**



Health Care Reform = Healthy America

- **Prevention**. Wellness and prevention programs save money and help Americans stay healthy. Modest upfront investments can yield billions in long-term savings and improve health outcomes – especially for the 133 million Americans with chronic conditions, many of which are preventable.
- **Better Quality Care**. About 100,000 Americans die each year due to potentially avoidable medical errors. Health Information Technology and comparative effectiveness research mean higher quality care and improved health outcomes.

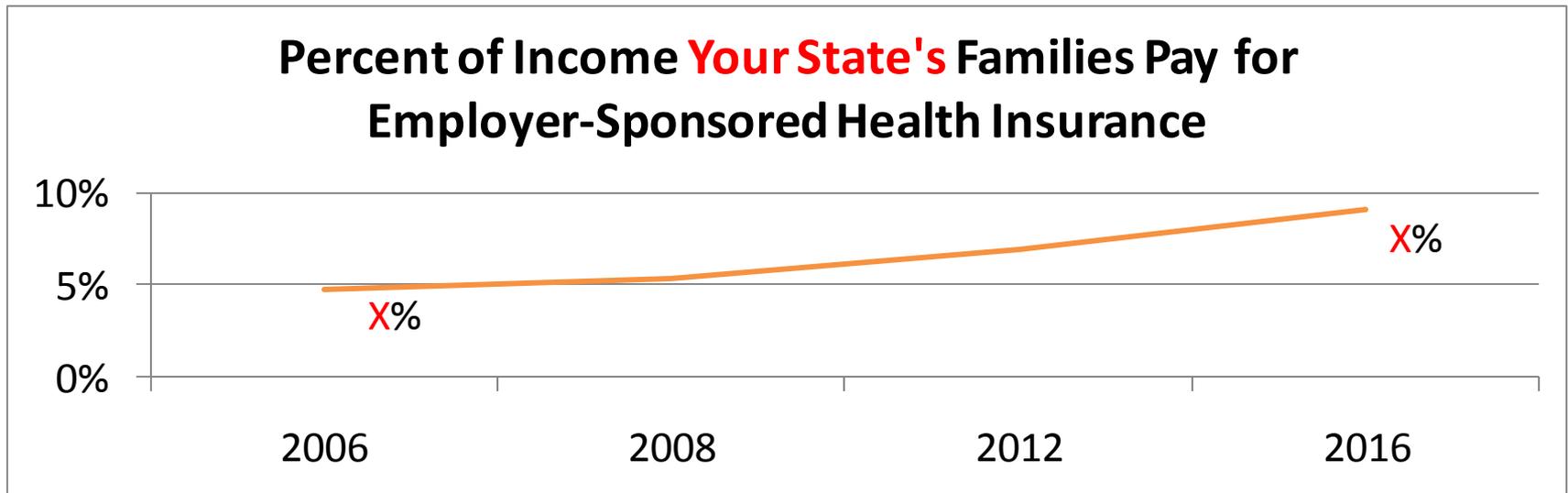
*Your State Needs Health Care Reform

- X % of *Your State's residents are uninsured.
- Over the past eight years, *Your State's families have seen their health insurance premiums increase more than X times faster than their wages.
 - Premiums increased by X% while wages only grew by X% during that period.

*Email ruth.mcdonald@mail.house.gov for your state's powerpoint

*Your State Needs Health Care Reform

- Without reform, the health insurance premiums of *Your State's families will increase from X% to X% of their income by 2016.



President Obama's Principles for Reform

- Guarantee Choice
- Make Health Coverage Affordable
- Protect Families' Financial Health
- Invest in Prevention and Wellness
- Provide Portability of Coverage
- Aim for Universality
- Improve Patient Safety and Quality Care
- Maintain Long-Term Fiscal Sustainability

Democrats Support Health Care Reform That Is Fiscally Responsible

- The Joint Congressional Budget Resolution calls for health care reform that is fully paid for.
- Congress and the White House are united: the reform of America's health care system must be fiscally responsible.
- Investments, such as Health IT and Comparative Effectiveness research, will yield long-term savings in public and private sector insurance programs.

Democrats Support Health Care Reform That Will Contain Costs

- Nationally, health insurance premiums have more than doubled over the past eight years.
- Today, health care costs – premiums, copayments, deductibles and out-of-pocket expenses – consume about 17% of the average family's budget.
- Health care reform must lower the costs of health insurance for American families and businesses.
- Health care reform must also reduce the long-term costs and improve and strengthen federal health programs, such as Medicare and Medicaid.

Democrats Support Health Care Reform That Will Increase Coverage

- Almost 20% of Americans are uninsured.
- Health reform must result in all Americans having access to affordable, high-quality health care.
- Health reform must build on what works in our private and public sectors.
- Health reform must also result in more security of coverage. Every 1% increase in the unemployment rate translates into 2.4 million people losing employer-sponsored insurance. Unemployment should no longer equal uninsurance.

Democrats Support Health Care Reform That Will Improve Quality

- Health care reform must ensure that we can use proven patient safety measures and provide incentives to improve the quality of care delivered.
- Today, only 4 cents of every health care dollar is spent on prevention and wellness. Health care reform means better utilizing measures proven to reduce costly conditions and increasing access to proven preventive treatments.
- Health care reform means insurance reform. Americans should no longer be excluded from coverage due to pre-existing conditions.

Democrats Support Health Care Reform That Will Preserve Patient Choice

- 61% of Americans receive health insurance through their employer.
- Health reform must build on the employer-sponsored system. If you like the health insurance you have, you should be able keep it.
- Health reform must allow Americans to continue choosing their insurance plans and choosing their doctors.

Democrats Support Health Care Reform That Includes a Public Health Insurance Option

- **Promotes Competition.** A public health insurance option will encourage private sector innovation and help increase efficiency.
- **Guarantees Choice.** A public health insurance option ensures a stable choice in the marketplace for consumers, and provides greater choice in many areas, especially rural communities.
- **Increases Transparency and Accountability.** A public health insurance option will increase transparency of both coverage decisions and payments. Each sector – public and private – will hold the other accountable.

HEALTH CARE REFORM MEANS WORKING TOGETHER FOR CHANGE

Democrats are Working to Enact Responsible
Health Care Reform This Year