

COUNTDOWN OF TOP 10 BENEFITS FOR AMERICANS UNDER HEALTH INSURANCE REFORM: *WHAT WOULD CONGRESSIONAL REPUBLICANS REPEAL?*

NUMBER 10: INSURANCE SECURITY IF YOU LOSE YOUR JOB, ARE SELF-EMPLOYED OR DON'T HAVE EMPLOYER-SPONSORED INSURANCE

Americans today have virtually no options for affordable, quality health care coverage if they don't receive health insurance through their employer, are self-employed or lose their job. Because the options outside the employer-sponsored market are costly and limited, the lack or loss of insurance for any amount of time can be devastating to the health and finances of individuals and families.

Even those covered by their employer are vulnerable to gaps in coverage. Because employer-sponsored insurance is linked to one's job, seemingly regular life changes – such as switching jobs, early retirement, a sick family member or fewer hours at work - can result in a loss of coverage. Such insecurity regularly causes Americans to make critical life decisions based on health insurance rather than health or happiness.

Health insecurity has also risen due to the growing number of employers opting not to offer insurance for their workers in the first place. From 2000 to 2008, the number of employers offering insurance dropped from 69 to 63 percent, and for firms with less than 10 workers, declined from 57 to 49 percent.^[1] With no options for affordable coverage outside the employer-sponsored market, the majority of Americans with no insurance through their employer, who are self-employed or who lose their job go uninsured.

Health Insurance Reform: Guaranteed access to affordable, quality health care if your employer doesn't offer coverage, you are self-employed or you lose or switch jobs.

Health insurance reform will not only strengthen employer-sponsored insurance, but will guarantee that quality, affordable insurance options are available to all Americans, regardless of their situation. For those who lack coverage, reform legislation will establish a marketplace of affordable, quality plans that individuals can choose from to cover themselves--and their families, and that small businesses can access to offer coverage for their employees.

The plans in the exchange will cover a comprehensive set of essential health services and include new protections for consumers, including a ban on discrimination based on a pre-existing condition, caps on annual out-of-pocket spending, and no annual and lifetime limits on coverage.

To make the cost of insurance affordable, credits will be available for income-eligible households to help cover the cost of insurance premiums.

Congressional Republicans Offer No Help: No guaranteed options for affordable insurance coverage outside the employer-sponsored market.

^[1] Kaiser Family Foundation, Employer Health Benefit Survey, (Menlo Park, CA: Kaiser Family Foundation, 2009).

The Congressional Republican plan would protect health insurance companies, offering no options for affordable coverage to the millions of Americans who don't have access to employer-sponsored insurance, through no fault of their own. Even in the employer-sponsored market, American businesses will continue to face skyrocketing costs without reform—and more and more employers will drop insurance coverage or slash jobs. Furthermore, Republican threats to repeal reform legislation would strip away the very health care security and stability that Americans would enjoy under these new reforms.

For more information on insurance security, read the HealthReform.gov report:
[Insurance Insecurity: Families Are Losing Employer-Sponsored Insurance Coverage](#)

See the complete list of [Top 10 Health Insurance Reform Benefits Every American Should Know About](#)

^[1] Kaiser Family Foundation, Employer Health Benefit Survey, (Menlo Park, CA: Kaiser Family Foundation, 2009).