

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

## **NUMBER 8: AT LEAST 30-35 MILLION MORE AMERICANS WILL FINALLY HAVE HEALTH INSURANCE**

More than 46 million Americans are currently uninsured – more than 85 percent of whom are in working families. Sixty percent of the uninsured – or 28 million Americans – are small business owners, employees and their families. Without reform, an additional 3.5 million people could lose their insurance in the next four years, as their employers lay off staff or cut benefits due to soaring health care costs. According to a Hewitt Associates Survey, 19 percent of all U.S. businesses plan to stop providing health benefits to their employees in the next three to five years.

In today's broken health insurance system, Americans often have nowhere to turn when they lose their job or employer-provided coverage – and everyone pays the price. Families with insurance pay a “hidden insurance tax” of more than \$1,000 to cover the uninsured, *on top of* the cost of care for their own policies. Each year, federal and state governments also pay 75 percent of the \$56 billion we spend on uncompensated care for the uninsured.

**Health Insurance Reform: For the first time ever, between 30-35 million Americans who are currently uninsured will have access to quality, affordable care. Insurance will no longer be tied to employment, meaning people will have access to coverage whether they lose their job, switch jobs, or their employer stops providing health benefits. And reform will finally put consumers in control of their own health plans, instead of insurance companies.**

Reform will create a new health insurance marketplace of quality, affordable health plans, where people who are currently uninsured can comparison shop based on price, benefits and performance – offering a real choice for small businesses that can't afford to cover their employees and people who don't get insurance through their employer. Reform will create and ensure strong rules that insurers must follow, so that plans are operated in the best interests of consumers, not to pad profits. Reform will also set up a temporary insurance pool for the uninsured immediately, so they have access to affordable coverage while the new marketplace gets set up.

**Congressional Republicans Offer No Help: No access for the uninsured, no accountability for insurance companies.**

The Congressional Republican plan would continue to leave the uninsured out in the cold. It would not create a new health insurance marketplace where the uninsured could access coverage, would not offer affordability credits to help those who cannot afford insurance purchase coverage, would not help small businesses who cannot afford to cover their

employees, and would allow insurance companies to continue to discriminate against patients, raise premiums and deny care.

For more information on the growing number of uninsured, read the HealthReform.gov report: [Diminishing Access to Care](#).

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

- NUMBER 10: [Insurance Security If You Lose Your Job, Are Self-Employed Or Don't Have Employer-Sponsored Insurance](#)
- NUMBER 9: [No Annual or Lifetime Limits on Coverage](#).