DOCTORS FOR HEALTH INSURANCE REFORM

Stability and Security For All Americans

Health Insurance Reform Action Guide

Summer 2009

DOCTORS FOR HEALTH INSURANCE REFORM

SUMMER 2009 GUIDE

"I suffer no illusions that this will be an easy process. It will be hard. But I also know that nearly a century after Teddy Roosevelt first called for reform, the cost of our health care has weighed down our economy and the conscience of our nation long enough. So let there be no doubt: health care reform cannot wait, it must not wait, and it will not wait another year."

– President Barack Obama, Address to Joint Session of Congress, February 24, 2009

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TOP LINE MESSAGE

Health Care Stability and Security for All Americans

- Bring stability and improved cared to Americans by offering new consumer protections
- Reduce costs to make health care affordable
- Protect a patient's choice of doctors, hospitals, and insurance plans
- Assure quality affordable health care for all Americans

GOALS OF DOCTORS FOR HEALTH INSURANCE REFORM

- To emphasize the urgent need to pass health insurance reform this year in order to bring stability and improved care to all Americans and to address rapidly escalating health care costs that are crushing family, business, and government budgets.
- To explain how health insurance reform legislation will build on what works in our health care system, fix what's broken, and ensure stable costs, secure choices, and quality care.
- To develop momentum and support for health insurance reform this year.

WAYS TO SUPPORT HEALTH INSURANCE REFORM

There are numerous ways that you can advance the President's goal of enacting health insurance reform this year that lowers costs; guarantees choice of doctors, hospitals, and insurance plans; and assures quality affordable health care for all Americans. Below are some suggestions, but please think of other initiatives that could also be helpful.

Anytime you demonstrate your public support for health insurance reform this year through resolutions, press activity, and local events, we want to hear about it and make sure others know of your work. Please email Kavita Patel at kpatel@who.eop.gov, and let us know each way you are being supportive of health insurance reform this year. (For any events, please let us know before the event takes place.) As always, thank you for your help!

- Host Local "Health Reform Action Forums": You could host "Health Reform Action Forums" to emphasize the need for health insurance reform this year and to listen to health care concerns and suggestions. (You should consider partnering with other supportive groups, state and local elected officials, non-profits, and businesses supporting health insurance reform this year.) Using materials from www.HealthReform.gov, you can explain how health insurance reform legislation will build on what works in our health care system, fix what's broken, and ensure stable costs, secure choices, and quality care. You should invite press to your event, and you can submit a summary of your discussion through the "Contact Us—Share Your Story" feature on www.HealthReform.gov after the event.

- Possible events:
  - A roundtable discussion with nurses, doctors, small business employees, seniors, and community members at a local school, community health center, hospital, or small business, or with real people who have been denied coverage by insurance companies because of pre-existing conditions. (This packet also includes a short one page handout on Health Insurance Consumer Protections at the end.)
  - A tour of a community health center or hospital.

You might even consider designating a week, weekend, or month of "Health Insurance Reform" (i.e. "Health Insurance Reform Week") where your groups are holding events across the country.

- Provide Public Support and Generate Press Coverage: Using materials in this guide and on www.HealthReform.gov, we would appreciate help from your organization and your membership to educate your community on the need for health insurance reform this year and publicly demonstrate your support for health insurance reform.
  - Possibilities include: inviting press to health insurance reform events;
    - writing an Op Ed or a letter to the editor for publication in newspapers;
    - issuing press releases;
    - holding press conferences;
    - using online resources such as Facebook, blogs, or YouTube; and
    - appearing on local radio or television shows in support of health insurance reform.

This guide and www.HealthReform.gov include materials to support these activities.

BACKGROUND INFORMATION AND MATERIALS ON HEALTH INSURANCE REFORM

The Obama Administration has numerous materials you can use to help demonstrate your support for health insurance reform this year; emphasize the urgent need to pass health insurance reform this year in order to address rapidly escalating health care costs that are crushing family, business, and government budgets; and explain how health insurance reform legislation will build on what works in our health care system, fix what's broken, and ensure stable costs, secure choices, and quality care.

- Administration's Health Reform Website, www.HealthReform.gov: The website HealthReform.gov includes in-depth information, updates about health insurance reform, and provides information how Americans around the country can participate in the discussion. In addition to the specific features discussed below (Weekly Update, Statement of Support, and Reports), the website also includes:
  - Health insurance reform quiz questions;
  - Updates on health insurance reform announcements;

- Videos and live web-streaming of Administration health insurance reform events, such as the White House Forum on Health Reform, five Regional White House Forums on Health Reform, and White House Health Care Stakeholder Discussions;
- Stories from Americans around the country on why we need health insurance reform this year; and
- Summaries of articles discussing the need for health insurance reform this year.

- Health Insurance Reform Reality Check Website: The White House recently launched a "reality check" website to knock down health insurance reform rumors and lies that are floating around the internet. The most recent videos and "frequently asked questions" debunking myths are available at www.WhiteHouse.gov/realitycheck, and encourage your friends and family to visit this website as well. (A Spanish version is available at www.WhiteHouse.gov/RealityCheck/es

- Weekly Update on Health Reform: Each week, a new "Weekly Update on Health Reform" video is posted on www.HealthReform.gov featuring either Nancy-Ann DeParle, Counselor to the President and Director of the White House Office of Health Reform, or Health and Human Services Secretary Kathleen Sebelius. The Weekly Update on Health Reform is a short update for the American public on what the Administration worked on last week and what the Administration is doing this week on health insurance reform. You can watch the video each week and encourage your membership and others to watch the Weekly Updates as well.

- Statement of Support on HealthReform.gov: Encourage your membership and others to visit www.HealthReform.gov to sign the statement in support of the President's principles for health insurance reform this year.

- Joining the Discussion: The Administration encourages Americans around the country to contribute to the health insurance reform discussion. You should encourage your membership and others to share their stories and ideas about why we need health insurance reform this year by going to the "Contact Us—Share Your Story" page on www.HealthReform.gov.

- Health Insurance Reform Updates: Encourage your membership and others to sign up for health insurance reform e-mail updates. Individuals can sign up for these updates by clicking "E-mail Updates" at the top right of www.HealthReform.gov.

- Reports on the Need for Health Insurance Reform This Year: The Department of Health and Human Services, the Office of Health Reform, the Vice President's Middle Class Task Force, and the Council of Economic Advisers have released several reports on the need for health insurance reform this year. These reports, especially those most relevant to your community, could be great handouts for your Health Reform Action Forum. This packet also includes a short one page handout on Health Insurance Consumer Protections at the end.

  - *Executive Summary of "Americans Speak on Health Reform: Report on Health Care Community Discussions"*: This past December, the Health Policy Transition Team

encouraged all Americans to host or attend a Health Care Community Discussion to "share their ideas about what's broken and how to fix it." Over 9,000 people in all 50 states and the District of Columbia signed up to host a Health Care Community Discussion, and the Health Policy Transition Team received 3,276 group reports as well as Participant Survey results from over 30,000 participants. This report summarizes what the Administration learned about the health care problems Americans face and the solutions they propose.

- *Report on the White House Forum on Health Reform*: On March 5, President Obama convened a White House Forum on Health Reform to bring together leaders – business and labor, doctors and insurers, Democrats and Republicans, and Americans from around the country – to discuss the urgent need to pass health insurance reform this year. This report summarizes the discussions at this event.

- *The Costs of Inaction: The Urgent Need for Health Reform*: This report highlights the flaws in the health care system and demonstrates the cost of maintaining the status quo. Organized into three sections – Escalating Health Care Costs, Diminishing Access to Care, and Persistent Gaps in Quality – the report shows how the current system has failed millions of Americans and why we must enact health insurance reform this year.

- *Helping the Bottom Line: Health Reform and Small Business*: This report discusses how the high cost of health care burdens small businesses, weakens our economy, and leaves millions of Americans without the affordable health care they need and deserve.

- *Hard Times in the Heartland: Health Care in Rural America*: Throughout rural America, there are nearly 50 million people who face challenges in accessing health care. *Hard Times in the Heartland* provides insight into the current state of health care in rural areas and the critical need for health care reform.

- *Roadblocks to Health Care: Why the Current Health Care System Does Not Work For Women*: Today there are 21 million uninsured women and girls, and this report discusses how our current system is leaving millions of women without the affordable, quality care they need.

- *Health Disparities: A Case for Closing the Gap*: Low-income Americans and racial and ethnic minorities experience disproportionately higher rates of disease, fewer treatment options, and reduced access to care. This report emphasizes that we can no longer afford to tolerate disparities in health care, and it makes the case that meaningful reform must invest in prevention and wellness as well as assure all Americans quality affordable care.

- *Hidden Costs of Health Care: Why Americans are Paying More but Getting Less*: With each passing year, Americans are paying more for health care coverage. This report discusses how we need health insurance reform this year in order to rein in high health care costs and bring value back to the health care coverage of all Americans.

- *A Success Story in American Health Care: Community Based Prevention in Nebraska*: This report highlights WISEWOMAN, a community intervention program in Nebraska

funded by the Centers for Disease Control and Prevention that helps prevent heart disease and stroke by providing screenings and counseling for low-income women.

- *A Success Story in American Health Care: Eliminating Infections and Saving Lives in Michigan*: This report showcases the Michigan Keystone ICU Project (a joint partnership between the Michigan Health & Hospital Association and the Johns Hopkins University), which helped dramatically reduce the number of health care associated infections in Michigan, saving over 1,500 lives and $200 million.

- *Why Middle Class Americans Need Health Reform*: Rising costs, rising rates of uninsured, and reduced access to care all demonstrate that the current health care system does not work for middle class families. This Middle Class Task Force Report highlights the struggles that middle class Americans face in the current health care system.

- *Coverage Denied: How the Current Health Insurance System Leaves Millions Behind*: A recent national survey estimated that 12.6 million non-elderly adults – 36 percent of those who tried to purchase health insurance directly from an insurance company in the individual insurance market – were discriminated against because of a pre-existing condition in the previous three years. This report examines the insurance company practice of denying coverage or discriminating against Americans who have pre-existing medical conditions and discusses how health insurance reform will provide stability and security for all Americans.

- *Out-of-Pocket Expenses: Americans Shoulder the Burden of Growing Health Care Costs*: With each passing year, families face increasing deductibles, copayments, and other out-of-pocket expenses that require them to make difficult decisions in order to make ends meet. This report describes how rising out-of-pocket costs are affecting all Americans and how health insurance reform legislation would offer protection by limiting the amount that people with insurance have to pay out of their own pocket for health care.

- *The Economic Case for Health Care Reform*: This June 2009 report from the Council of Economic Advisers provides an overview of current economic impacts of health care in the United States, forecasts where we are headed in the absence of reform, analyzes inefficiencies and market failures in the current health care system, and explains why health reform is vital for the future of the American economy.

- *The Economic Effects of Health Care Reform on Small Businesses and Their Employees*: This recently released report from the Council of Economic Advisers examines the health care challenges faced by small businesses and their employees as well as the benefits of health reform for small businesses and their employees.

SUGGESTED DISCUSSION QUESTIONS

Overall Questions

- How can we reform our health care system at the national level to improve quality of care, lower costs for our families, and assure quality coverage for all Americans?
- What specific challenges are people facing on health care?
- Do you feel that this is an urgent problem requiring action this year?
- How can health insurance reform at the national level help support the work of our states and counties to address the health care challenges our families are facing?
- What do you see as the highest priorities that we must address with health insurance reform?

Cost

- How are rising health care costs impeding businesses and families?
- What steps would you recommend taking that can reduce costs and cost growth?

Quality/Coverage/Access

- What types of prevention and wellness programs do you recommend/support?
- What kinds of things can the public sector and the private sector do together to make America healthier and to get more Americans access to coverage?

Process Questions

- How can Congress and the Administration better involve the American public in health insurance reform?
- What steps are you going to take to help pass health insurance reform?

STATE BY STATE STATISTICS

Please visit www.HealthReform.gov to find state-specific reports that address problems with the health care status quo and how health insurance reform will provide stable and secure health care.

"The Health Care Status Quo" discusses why each state needs health insurance reform, including statistics such as:

- Percent increase in family premiums since 2000
- The hidden tax individuals and families pay as a result of subsidizing care for the uninsured
- Percent of state residents without insurance
- Overall quality ratings for health care in each state
- The impact of failing to adequately invest in preventive measures that could prevent disease and illness

"Stable and Secure Health Care" discusses how health insurance reform will benefit each state, including by:

- Lowering costs for state residents by ending the hidden tax, providing premium relief, strengthening small businesses, and reducing health care costs
- Providing insurance stability and security by guaranteeing choices of quality, affordable health insurance if you lose your job, switch jobs, move, or get sick
- Eliminating discrimination for pre-existing conditions, health status, or gender
- Putting families in charge with one-stop shopping through the health insurance exchange
- Assuring quality, affordable health care for all Americans by requiring health plans to cover preventative services for everyone

HEALTH INSURANCE REFORM: STABILITY AND SECURITY FOR ALL AMERICANS

The Status Quo Is Threatening Your Health Care

Today, families and businesses are struggling with a health care system that works better for the insurance industry than it does for the American people. Consider the following facts:

- Insurance premiums have doubled over the last 9 years – 3 times faster than wages.
- Out-of-pocket costs have climbed by 32 percent in five years, as deductibles and co-pays rise.
- 14,000 Americans lose their health insurance each day when they lose their jobs, change jobs, move or become seriously ill.
- Today, only 38 percent of small business offer insurance – was 61 percent in 1993.
- Americans are routinely denied care if they have pre-existing medical conditions, and many see their coverage dropped if they become seriously ill.

Health Insurance Reform Will Bring Stability And Improved Care To Americans Who Have Insurance Today

Health insurance reform will offer new consumer protections:

- No Dropping of Coverage for the Seriously Ill:
  - Reform will prohibit insurance companies from dropping or reducing coverage for people who become seriously ill.
- No Discrimination for Pre-existing Conditions:
  - Reform will prohibit insurance companies from refusing Americans coverage because they have a pre-existing condition.
- No Charge for Preventive Care:
  - Reform will require insurance companies to fully cover, without charge, regular checkups and tests that help you prevent illness, such as mammograms or eye and foot exams for diabetics.

- No Exorbitant Out-of-Pocket Expenses, Deductibles or Co-Pays:
    - Reform will require insurance companies to set a cap for all out-of-pocket expenses, including deductibles, co-pays, and medication, to ensure that individuals and families aren't driven into debt by health care expenses.

Health Insurance Reform Will Give Security To Americans Who Lose Their Coverage

Under health insurance reform, every American will have health coverage they can count on, even if they lose their job, change jobs, move, or get sick.

Health Insurance Reform Will Strengthen Small Businesses

Under health insurance reform, small businesses will be able to reduce their costs, increase health insurance choices for their employees, and be more competitive.

- Tax credits to make covering employees affordable
- Lower insurance administrative costs through the insurance exchange
- Increased health plan choices through the insurance exchange.

Health Insurance Reform Will Help to Rein in the Deficit

Health insurance reform will be fully paid for and will not add a penny to the deficit.

- Majority will be paid by reducing waste and overpayments to insurance companies.
- Health system reforms will improve quality and reduce costs.
- Health insurance reform will strengthen Medicare and add years to the Medicare trust fund for America's seniors.

Opponents of Reform - Defenders of the Status Quo and of the Special Interests

Opponents of reform are standing with the special interests that profit from the status quo and are preventing the consumer protections that all American families deserve. They are standing in the way of reforms and protections that will benefit all Americans.

Opponents of reform support the approach that will guarantee more of the same for American families and small businesses.

- Doubling of premiums and increased co-pays, deductibles.
- Millions of additional Americans being dropped from their insurance or denied coverage.
- Exploding state deficits and an unsustainable federal deficit.
- Small businesses struggling to cover employees and remain competitive.

Stable and Secure Health Care for America

If You're Happy With Your Coverage

If You Don't Have Health Insurance

Consumer Protections

Keep Your Existing Coverage

Stable Costs, Secure Choices and Health Insurance Consumer Protections

Health Insurance Exchange

A Private Insurance Plan, a Competitive Public Option and Health Insurance Consumer Protections

Health Care that Works for American Families and Small Businesses

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HEALTH INSURANCE CONSUMER PROTECTIONS

THE SECURITY YOU GET from health insurance reform:

No Discrimination for Pre-Existing Conditions

Insurance companies will be prohibited from refusing you coverage because of your medical history.

No Exorbitant Out-of-Pocket Expenses, Deductibles or Co-Pays

Insurance companies will have to abide by yearly caps on how much they can charge for out-of-pocket expenses.

No Cost-Sharing for Preventive Care

Insurance companies must fully cover, without charge, regular checkups and tests that help you prevent illness, such as mammograms or eye and foot exams for diabetics.

No Dropping of Coverage for Seriously Ill

Insurance companies will be prohibited from dropping or watering down insurance coverage for those who become seriously ill.

No Gender Discrimination

Insurance companies will be prohibited from charging you more because of your gender.

No Annual or Lifetime Caps on Coverage

Insurance companies will be prevented from placing annual or lifetime caps on the coverage you receive.

Extended Coverage for Young Adults

Children would continue to be eligible for family coverage through the age of 26.

Guaranteed Insurance Renewal

Insurance companies will be required to renew any policy as long as the policyholder pays their premium in full. Insurance companies won't be allowed to refuse renewal because someone became sick.

What does health insurance reform mean to you?

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