

THE BOTTOM LINE

WHAT HAS THE INSURANCE COMPANY-DOMINATED SYSTEM DONE TO YOU?

- Denied coverage
- Coverage can be capped or dropped when you get sick
- Skyrocketing costs/bankruptcy for many
- Insurance monopolies/big corporate profits

WHAT WILL HEALTH INSURANCE REFORM DO FOR YOU?

- Everyone covered
- Coverage can't be capped or dropped when you get sick
- Affordable coverage and lower medical costs
- Greater competition and choices

OFFICE OF SPEAKER NANCY PELOSI
OCTOBER 29, 2009

LEARN MORE ABOUT THE AFFORDABLE HEALTH CARE FOR AMERICA ACT AT
WWW.SPEAKER.GOV

AFFORDABLE HEALTH CARE FOR AMERICA



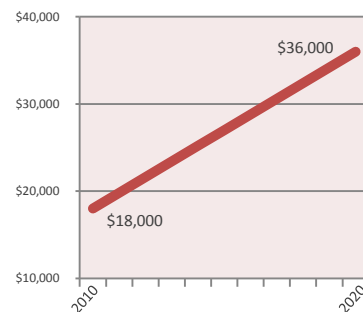
WHAT IF WE DON'T ACT?

THE COSTS ARE UNSUSTAINABLE

TO YOUR WALLET

129%

IF YOU OWN A SMALL BUSINESS, YOUR HEALTH COSTS HAVE RISEN 129% SINCE 2000, AND THEY CONTINUE TO RISE



FOR THE AVERAGE AMERICAN FAMILY, YOUR HEALTH CARE COSTS WILL INCREASE \$1,800 EACH YEAR FOR THE NEXT 10 YEARS

TO YOUR HEALTH

53%

MORE THAN HALF OF ALL AMERICANS POSTPONE CARE OR MEDICATION BECAUSE OF COST



AMERICANS FACE A 50-50 CHANCE OF LOSING INSURANCE IN THE NEXT 10 YEARS



MORE THAN 18,000 AMERICANS DIE EACH YEAR BECAUSE THEY LACK INSURANCE

HOW DOES HEALTH REFORM WORK FOR YOU?

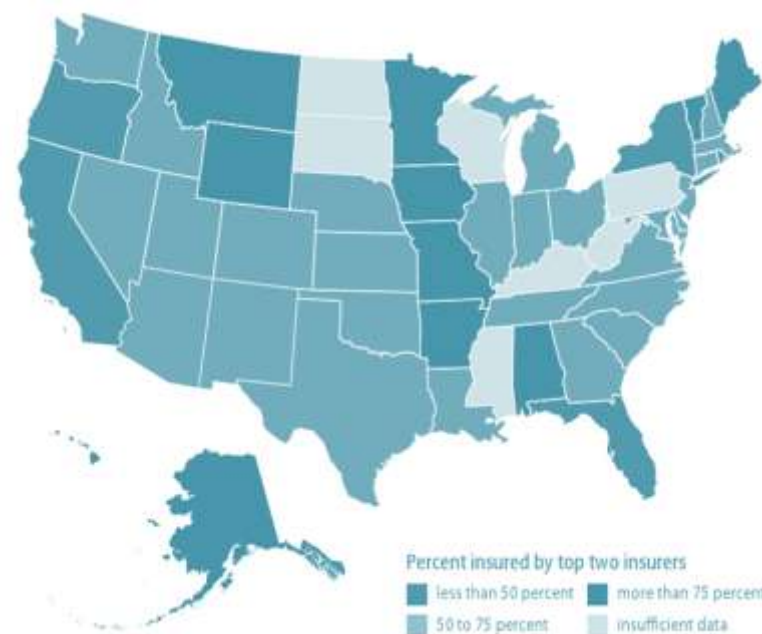
IF YOU HAVE HEALTH INSURANCE

- You can **keep your doctor and your plan**
- For seniors, we **strengthen your Medicare and improve your benefits, closing the donut hole**

IF YOU DON'T HAVE —OR YOU LOSE—YOUR INSURANCE

- A new **Health Insurance Exchange** provides a one-stop comparison shopping marketplace for you, including:
 - **Affordability Credits** to help Americans and **Tax Credits** to help small businesses buy insurance
 - A **Public Option—the Consumer's Choice**—to inject competition into the marketplace for better prices and better coverage, or provide a quality, affordable alternative if insurance companies don't offer one.

Right now, most Americans' choices are dominated by one or two companies:



WHAT BENEFITS ARE IN IT FOR YOU? FOR ALL AMERICANS

- Ends discrimination for pre-existing medical conditions
- No dropped coverage if you become sick
- No co-pays for preventive care
- Yearly caps on what you pay
- No caps on what insurance companies pay
- Major new emphasis on innovation, wellness, and prevention
- Reins in health costs for families, businesses, and government
- Fiscal responsibility, reducing the deficit
- Eliminates waste, fraud, and overpayments to private insurance companies

IF YOU ARE...
A SENIOR

For the millions of Americans who rely on Medicare, our bill improves your benefits: better primary care, free preventive care, lower drug costs by closing the 'donut hole', safer hospital care, eliminating waste/fraud/overpayments to private insurers that drain resources from your care, and extending the solvency of Medicare for years to come.



A WOMAN

Our bill ends 'gender rating,' which has allowed insurance companies to charge you more for the same coverage as men—and bans discrimination against 'pre-existing conditions,' including pregnancy, C-sections, and domestic violence. The bill offers affordable coverage with quality benefits for you—less than half of women can obtain insurance through a workplace, because they tend to work for small businesses or part-time.



A YOUNG AMERICAN

One in three young adults has no insurance. Our bill allows you to stay on your parents' insurance until your 27th birthday—and offers affordable and quality plans for those of you who must buy your own. And free preventive care means you can prevent illness or treat conditions early.



A SMALL BUSINESS OWNER

Only 45% of America's small businesses can afford to offer health care—and for you, costs have more than doubled since 2000. The bill gives you access to affordable large group rates and creates a tax credit to help your business if you insure employees. 86% of all businesses (payrolls of \$500,000 or less) are completely exempt from the requirement to provide insurance.

