



# RESPONSIBLE REFORM FOR THE MIDDLE CLASS DEMOCRATS.SENATE.GOV/REFORM

## How Health Insurance Reform Will Help Rural Americans

### Lowering Costs for Rural Americans

#### ✓ **Preventive Care for Better Health**

- Rural Americans are less likely to get needed preventive care, such as mammograms and pap smears for women, or routine foot, eye and blood exams for diabetics. Health reform will ensure that all Americans have coverage of preventive services to avoid disease rather than just treating it when it's too late and costs more.

#### ✓ **Ending the Hidden Tax**

- Insured families pay a "hidden insurance tax" of more than \$1,000 for the unpaid costs of care of the uninsured. Health insurance reform will address this financial burden by reforming our system and offering affordable insurance choices for the 20 percent of rural families who don't have insurance.

#### ✓ **Financial Relief for Working Families**

- Rural Americans pay for nearly half of their health insurance costs out of their own pocket and 1 in 5 farmers are in medical debt. By ensuring coverage of basic health care services, like preventive care, health reform will help rural families with their health care bills and provide the peace of mind that they will have coverage when they need it.

### Protecting Choices for Rural Americans

#### ✓ **One-Stop Shopping - Putting Families in Charge**

- One-third of farmers purchase health insurance directly from an insurance company - - more than three times the national average. This leads to higher costs for farmers and lack of secure coverage. Health insurance reform will create an exchange so you can simply and easily compare prices and health plans and decide which quality affordable option is right for you and your family. It's your choice.

#### ✓ **More Affordable Choices and Competition**

- Under reform, you will always have choices of quality, affordable health insurance even if you lose your job, change jobs, move or get sick. In many rural states, one insurance company dominates more than 80 percent of the market. This means that there are often only one or two insurance companies offering health plans to families. With a competitive public option, you will have increased choices and increased competition that holds private insurers accountable.

### Assuring Stable, Secure Health Care for Rural Americans

#### ✓ **More Doctors Where People Need Them**

- Approximately 65 million Americans lack access to a primary care provider because of shortages - - many of whom are rural Americans. Health reform will invest in the health care workforce to ensure that people in rural areas have access to doctors, nurses and high quality health care.

#### ✓ **Eliminate Discrimination for Pre-Existing Conditions and Health Status**

- People in rural areas are more likely to have chronic health conditions such as heart disease and diabetes - - which insurance companies often use to deny coverage. Health reform will prevent all insurance companies from denying coverage based on your health and it will end discrimination that charges you more if you're sick.

#### ✓ **Credits for Rural Small Business**

- Nearly a third of rural Americans work for small businesses and more than half of them remain uninsured as their employers struggle to provide health benefits. With premium credits and a more competitive insurance market, the cost of insuring employees will come down for rural small businesses, enabling them to provide health benefits.

#### ✓ **Improve Access to Services**

- Health insurance reform legislation will expand tele-health services so rural Americans can access specialty care, as well as support ground and air ambulance services to quickly transport people to health care facilities in times of need. Health insurance reform will also improve trauma care systems, which are essential in rural areas.