

CONGRESSMAN XAVIER BECERRA'S HEALTH CARE REFORM Report

CALIFORNIA'S 31ST CONGRESSIONAL DISTRICT SUMMER 2010

AFFORDABLE QUALITY HEALTH CARE

This spring, Congress and the President made history by enacting comprehensive health care reform that delivers affordable, quality coverage to America. Here you will find useful information on what these reforms will mean for you, your family and community. If you need more information, or have a specific question, feel free to call my office at **213-483-1425**, or visit <http://HealthCare.gov>.

IMMEDIATE BENEFITS OF REFORM

✓ **No discrimination against children with pre-existing conditions.** Prohibits all employer plans and new plans that individuals purchase on their own from denying coverage to children with pre-existing conditions.

✓ **Extends coverage to young adults** who will be able to stay on their parents plan until their 26th birthday.

✓ **Ends rescissions** so insurance companies can no longer drop your coverage when you get sick.

✓ **Provides small business tax credits** this year to cover up to 35 percent of the cost of providing health insurance to employees and owners.

✓ **Improves Medicare** for seniors in the Medicare prescription drug "donut hole" coverage gap who received \$250 checks in June. Beneficiaries in this gap will receive a 50 percent discount on brand-name drugs next year. Preventive care services, such as regular doctor visits, will be free for all Medicare patients starting next year.

✓ **Lowers costs** by requiring health plans to spend at least 80 percent of premiums on medical services. If they fail to do so, they must provide you a rebate.

OVER THE NEXT 3 YEARS, THE NEW LAW WILL:

✓ **Double the number of people with health insurance coverage** in California's 31st Congressional District.

✓ **Reform the health insurance marketplace** by creating a Health Insurance Exchange, where individuals can comparison shop for coverage. This allows people who are not covered through an employer to pool together and shop for a competitively priced plan.

✓ **Ban the worst practices of the insurance companies** such as denying coverage based on a pre-existing condition, dropping coverage when you need it most, and charging people higher premiums based on gender or occupation.

✓ **Make health care more affordable** to small businesses and modest-income families by providing tax credits.

✓ **Improve Medicare** by eliminating the prescription drug "donut hole", providing free preventative health services and extending the life of the Medicare Trust Fund.

✓ **THE BOTTOM LINE:** These reforms will extend coverage to 32 million uninsured Americans, improving protections for those who already have insurance and cut the deficit by over \$1 trillion in the next two decades.

CONGRESSMAN XAVIER BECERRA
U.S. HOUSE OF REPRESENTATIVES
WASHINGTON, D.C. 20515

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Congressman
Xavier Becerra

REPRESENTING CALIFORNIA'S 31ST DISTRICT
AND SERVING AS VICE CHAIR OF THE HOUSE DEMOCRATIC CAUCUS

<http://BECERRA.HOUSE.GOV>

It's my job to stay connected with you, in person and online, as your representative in Congress. If you want to learn about my next Coffee With Your Congressman or how I voted on a particular issue, or plan a trip to Washington, D.C., you can do it all on my new website. Log on today to explore the new and improved <http://Becerra.House.Gov>!

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HELP ME REPRESENT YOU

Please take a moment to fill out this survey, cut it out and mail it back to my office. You can also go to <http://Becerra.House.Gov> and take it online. Many thanks for your time and consideration!

PLEASE TEAR ALONG THIS LINE

1 When it comes to finding solutions to America's fiscal problems, should all options be on the table, including spending cuts and tax increases?

Yes, all options should be on the table
 No, we should only increase taxes
 No, we should only cut spending
 Other: _____

2 Should Social Security and Medicare be strengthened and improved for future generations or should these programs be privatized to let Wall Street banks manage our retirement and health security?

Yes, strengthen and improve Social Security and Medicare
 No, privatize Social Security and Medicare
 Other: _____

3 Should Congress pass a comprehensive immigration reform that boosts workplace and border enforcement while modernizing the immigration system and providing a pathway to citizenship for the undocumented who are willing to pay a fine and get in the back of the line?

Yes, enact comprehensive immigration reform
 No, Congress should only increase enforcement measures
 No, Congress should pass an amnesty
 Other: _____

4 When it comes to the recently enacted health care reforms, should I continue to work to establish a public insurance option that would compete with private plans?

Yes, please keep working to establish a public health insurance option
 No, keep the health care reforms without adding a public option
 No, we should repeal health care reforms
 Other: _____

Congressman
Xavier Becerra

REPRESENTING CALIFORNIA'S 31ST DISTRICT
AND SERVING AS VICE CHAIR OF THE HOUSE DEMOCRATIC CAUCUS

CONGRESSMAN BECERRA'S NEWSLETTER • CALIFORNIA'S 31ST DISTRICT • SUMMER 2010 • <http://Becerra.House.Gov>



MAKE IT IN AMERICA

Dear Friend:

You are handed the keys to the most important house in the world. You walk up the front steps and peek inside. You turn the key and what do you find? A leaking roof, a pile of unpaid bills and a notice that the power has been disconnected.

What do you do? You get to work.

When President Obama was handed the keys to the White House we faced a dire situation. Nearly 800,000 jobs were lost in just one month.¹ More debt had piled up than under the 42 previous White House occupants combined.² And the cost of health care was rising more than twice as fast as inflation.³

A year and a half later, what have we done to fix our house? Americans are now seeing...

✓ **MORE JOBS** - including tax incentives for small businesses to hire, investments in green energy jobs, and federal aid to keep our teachers, police and firefighters on the job. In all, up to 2.8 million jobs saved through the Recovery Act.⁴

✓ **LOWER TAXES** - 95 percent of Americans received a tax cut in 2009 and now enjoy the lowest tax rate in 60 years.⁵

✓ **BETTER HEALTH CARE** - 14 million young adults get to stay on their parents' plan this year,⁶ small businesses get tax credits to cover their employees, and we have banned the worst practices of the insurance companies (see insert for details).

The roof has been patched, the bills are being paid, and the power is back on.

Now, it's time to look ahead and build a better future for our children. A future where products are not just invented in America—they are made in America. That means enforcing fair trade principles and making the investments in education, infrastructure and small businesses that were not made under the previous administration. With smart investments in our people and our country we can rebuild a sturdy house that is truly made in America.

1. Bureau of Labor Statistics (7/2010)
2. Senate Budget Committee, US Treasury Department, Federal Reserve Board (monthly data through 1/2009)
3. Kaiser Family Foundation (9/2009)
4. Congressional Budget Office (5/2010)
5. USA Today, Bureau of Economic Analysis (5/2010)
6. Commonwealth Fund (5/2010)

INSIDE—TAKE MY SURVEY

Si desea esta información en español, por favor llame al (213) 483-1425.

DROP BY THE OFFICE OR GIVE US A CALL

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(213) 483-1425

Sign up for email updates at:
Becerra.House.gov

Sincerely,

XAVIER BECERRA
Member of Congress

"With the enactment of health insurance reform, we are putting America back on track. We are making the worst practices of the insurance industry—from discrimination based on pre-existing conditions to dropping coverage when you get sick—a thing of the past. We are providing access to quality, affordable health care to nearly all Americans. And we are doing it responsibly, by driving down our budget deficits and enhancing America's competitiveness in the global economy. Today we lay the groundwork for a more just and prosperous America."

-Congressman
Xavier Becerra,
March 23, 2010

Si desea esta información en español, por favor llame al (213) 483-1425.

CAPITOL IMPROVEMENTS IN AND AROUND WASHINGTON, D.C.



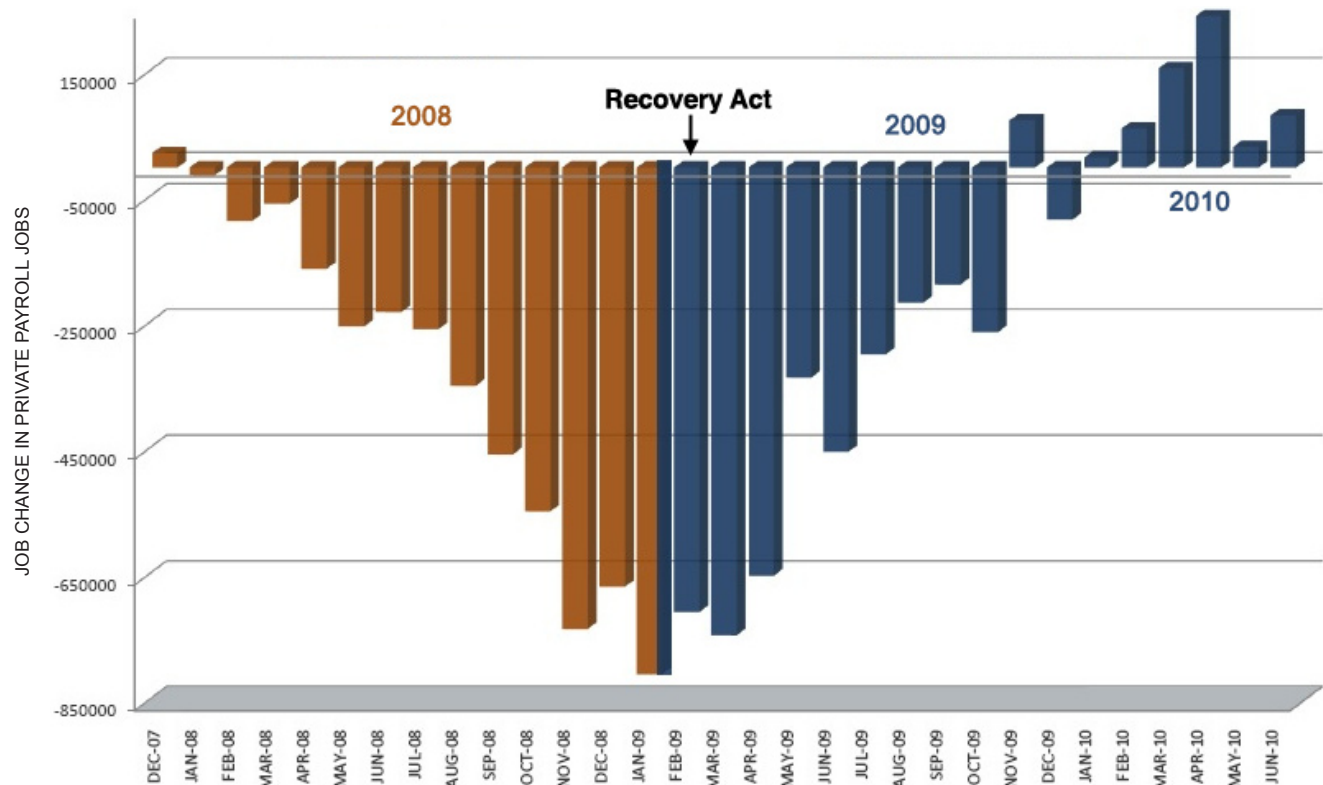
HOLDING WALL STREET ACCOUNTABLE

For too long big banks and Wall Street traders put the nation's entire financial system at risk. A decade of deregulation and lax oversight resulted in the worst financial crisis since the Great Depression, with 8 million Americans losing their jobs (Bureau of Labor Statistics). Congress passed and the President signed the Wall Street Reform and Consumer Protection Act into law on July 21, 2010. This tough new law puts in place a consumer financial protection agency charged with ensuring that all bank loans, mortgages and credit card agreements are fair, affordable and understandable for the American people. The law includes a number of other provisions to step up oversight and increase transparency in the financial markets. To learn more, please visit <http://Becerra.House.Gov>.

PUTTING AMERICA BACK TO WORK

Creating jobs is priority number one. Instead of losing hundreds of thousands of jobs a month as we were at the beginning of last year, over half a million private sector jobs were added in the first half of 2010. Good progress, but we will not rest until every American who is searching for a job can find one.

6 MONTHS OF PRIVATE SECTOR JOB GROWTH NEARLY 600,000 JOBS ADDED SO FAR THIS YEAR



SOURCE: BUREAU OF LABOR STATISTICS, 7/2/2010

BUILDING A BETTER FUTURE

In March, I was appointed to the President's National Commission on Fiscal Responsibility and Reform—a bipartisan group that is working to identify ways to create a sustainable budget and ensure future prosperity. Moving forward, I will argue that we must put all options on the table as we answer these important questions about the future of our country. To learn more about the commission's work and add your voice to the conversation, please visit: <http://Becerra.House.Gov>.

THE DISTRICT DIGEST DISPATCHES FROM THE 31ST



RECOVERY PROJECTS IN OUR COMMUNITY

What is the local impact of the Recovery Act? In our part of Los Angeles it has meant lower taxes and more teachers, police and firefighters serving the community. The Recovery Act is also putting your neighbors to work bettering the community—and the country—especially in the fields of health care and research. Here are just a few examples of Recovery Act projects in our congressional district:

✓ ARROYO VISTA FAMILY HEALTH CENTERS

Received over \$1.5 million to improve their busy community health clinics in Highland Park and Lincoln Heights and increase the number of patients they are able to treat at those facilities.

✓ SOUTH CENTRAL FAMILY HEALTH CENTER

Received over \$3 million to expand the scope of their services to other parts of Los Angeles, move to a paperless medical records system, and increase the number of patients served by over one thousand in the next year.

✓ THE HOUSE EAR INSTITUTE

Received over \$3.5 million to pursue promising research into the causes and potential cures for a variety of hearing ailments. This exciting research could result in new therapies for hearing impaired people throughout the country, including wounded veterans.



Rep. Becerra visits with the staff of Arroyo Vista Family Health Centers in Lincoln Heights after a roundtable discussion on the local impact of health insurance reform.

To learn more, visit <http://Recovery.Gov>



AND THE WINNER IS... FRANCISCA RODRIGUEZ!

In this time of budget cuts and strains on arts programs, it was heartening to see so many budding artists from high schools throughout CA-31 submit artwork to this year's Congressional Student Art Competition. This year's awards event took place at Paramount Studios, where all 124 entered works of art were on display. Our first place winner is a talented young artist and senior at Jefferson High School: Francisca Rodriguez (see photo to the left). Her painting, "Committed to the Future," will be showcased in the halls of the United States Capitol for a full year. Francisca also received an all-expenses-paid trip to Washington, D.C., where she was able to see her artwork on display. Congratulations Francisca—keep up the good work!

PLEASE TEAR ALONG THIS LINE.

Name _____
Address _____
City, State, Zip _____
Email _____

Place
Stamp
Here

Please sign me up for periodic email updates from Congressman Becerra

Congressman Xavier Becerra

1910 W Sunset Boulevard, Suite 810
Los Angeles, CA 90026

FREQUENTLY ASKED QUESTIONS *About Health Care Reform*

Here you will find answers to commonly asked questions about how health care reforms will affect you and your family. If you do not see an answer to your questions below, you can call my office at [213-483-1425](tel:213-483-1425) for assistance, or visit <http://HealthCare.gov>.

WHAT WILL HAPPEN TO MY HEALTH INSURANCE PREMIUMS?

According to the non-partisan Congressional Budget Office (CBO), costs will go down as more people are covered. Currently, families pay an extra \$1,000 in higher premiums as hospitals and insurance companies shift the cost of treating the uninsured. People buying their coverage through the New Health Insurance Exchanges will benefit from greater competition and choice, and may also qualify for tax credits that will subsidize their premiums and reduce costs.

WILL I BE REQUIRED TO HAVE HEALTH INSURANCE?

When the Exchanges open in 2014, everyone is required to have health coverage, or pay a fine. For people who currently get health coverage through their employers, nothing will change. If you have to buy coverage on your own, you'll have access to more affordable options in a more competitive marketplace. The health care reform law also includes tax credits that will help make insurance affordable for all families.

CAN I BE DENIED COVERAGE FOR A PREEXISTING CONDITION?

No. Once the new marketplace is implemented in 2014, health care reform will eliminate the ability of health insurers to discriminate against you based on your medical history.

CAN MY INSURER DROP MY COVERAGE IF I GET SICK?

No. Health care reform will ban the practice by insurers of retroactively denying coverage once an individual gets sick – called "rescissions." This was scheduled to be implemented in September, but insurance companies have worked with Congress to implement this provision immediately.

WILL MY MEDICARE BENEFITS BE CUT?

No. Seniors and people with disabilities will continue to receive high-quality, affordable care through the Medicare program. Health care reform includes improvements to the program, such as closing the "donut hole" coverage gap for prescription drugs and eliminating costsharing for

preventive benefits.

According to an April report by the Chief Actuary of the Centers for Medicare and Medicaid Services, health care reform does include savings from the Medicare program. These savings are obtained by scaling back the rate of growth in provider payments – not benefits to beneficiaries. The report also concludes that these savings extend the life of the Medicare Trust Fund by more than a decade.

WILL I STILL BE ABLE TO PARTICIPATE IN MEDICARE ADVANTAGE?

Yes. The non-partisan Congressional Budget Office projects that 9.1 million people will be enrolled in Medicare Advantage programs in 10 years, and many firms have recently announced that they will continue offering plans under the new guidelines.

Currently, insurance companies participating in Medicare Advantage are paid an average of 14 percent more per enrollee than it would cost Medicare to cover these people. This money that goes to insurance company profits costs taxpayers billions every year, and increases Medicare premiums for everyone. Health care reform revamps the Medicare Advantage program – reducing overpayments to insurance companies, and giving incentives for offering better care.

IF I HAVE COVERAGE, WILL I FACE UNLIMITED MEDICAL COSTS IF I GET SICK?

No. Health care reform will establish caps on what individuals and families must pay in "out-of-pocket" costs for new insurance plans. These levels will be set at a sliding scale for plans purchased in the individual market to prevent families from facing bankruptcy in the event of an illness.

WILL THE HEALTH CARE REFORM LAW ADD TO THE DEFICIT?

No. According to the non-partisan Congressional Budget Office, the law will lower health care costs over the long term, and reduce the deficit by \$143 billion over the next 10 years. In the following 10 years, health care reform reduces the deficit by an additional \$1.2 trillion.