



# **AMERICAN FAMILIES NEED HEALTH CARE REFORM**

*“The last time a president tried to overhaul U.S. health care, Americans were spending \$912 billion on the system and 40 million were uninsured. Today they’re spending \$2.5 trillion and almost 50 million lack coverage... The experience of the 15 years since Bill Clinton failed to win passage of legislation suggests that the price of inaction may be even higher than the cost of Obama’s plan.”* – Bloomberg, [7/28/09](#)

Without health care reform, the cost of health care for the average American family is expected to rise \$1,800 every year with no end in sight. Democrats are committed to reform which ensures middle-class Americans have security and peace-of-mind that they have access to affordable, high quality care. Reform will also prevent insurance companies from discriminating against patients, expand patient choice of doctors and plans, and lower costs.

## **Lower Costs for Middle-Class Americans:**

- No more co-pays or deductibles for preventive care
- No more rate increases for pre-existing conditions, gender, or occupation
- An annual cap on out-of-pocket expenses
- Guaranteed, affordable oral, hearing, and vision care for children

## **Greater Choice for Middle-Class Americans:**

- Keep your doctor, and your current plan, if you like them
- More choice, with a high quality public health insurance option competing with private insurers

## **Higher Quality for Middle-Class Americans:**

- You and your doctors make health care decisions — not insurance companies
- More family doctors and nurses will enter the workforce, helping guarantee access
- Mental health care must be covered

## **Stability and Peace of Mind for Middle-Class Americans:**

- No more coverage denials for pre-existing conditions
- No more lifetime limits on how much insurance companies will pay
- No reason to ever make a job or life decision again based on health care coverage
- Includes an annual cap on out-of-pocket expenses, so no more worries about the threat of bankruptcy from health care bills