



TALKING POINTS ON FEDERAL HEALTH CARE REFORM

WE AGREE: We need health care reform -- but it must be done right!

- Reform efforts must be targeted to reducing costs and improving access for the uninsured, much of which will be addressed through more affordable premium rates.
- Retaining the status quo is not an acceptable solution.

WE SUPPORT efforts that build on the parts of health care that are working well and fix those that aren't.

- Developing innovative solutions that expand access to affordable, private coverage, such as consumer-driven health plans and health saving accounts, small-business pooling and equal tax benefits for individual and employer-provided insurance plans.
- Empowering consumers through new technologies that give them timely, useful information about the cost and quality of their care, helping them make informed decisions that encourage competition and reduce costs.
- Fully addressing medical malpractice reform to reduce more than \$200 million in excess costs each year. Pilot projects are not enough!
- Eliminating benefit mandates that unduly increase health care costs. Individuals and job providers should be free to purchase the coverage they need and can afford.
- Adopting cost reduction strategies throughout the system in order to improve affordability of coverage and decrease the number of uninsured.
- Encouraging greater emphasis on prevention and wellness to improve overall health and reduce long-term health care costs.

WE DO NOT SUPPORT efforts that undermine the private market, choice, and individual freedom to choose health care coverage, including:

Employer Mandate -

- Job providers are struggling in this lagging economy. Adding an employer mandate would add tremendous costs and stifle employers' ability to grow and retain jobs.
- Employers are interested in doing their part, but without cost control measures, a mandate merely traps individuals and small employers in the same system they are currently struggling to afford.

Public Option -

- A government-run public option will unfairly compete with the private market and ultimately threaten the availability of private insurance.
 - Public plans would have a significant advantage over private plans because a public plan could pay providers less than private plans and would be exempt from state mandate requirements as well as state and local health insurance taxes.
 - Individuals will flock to the public option due to the cost advantage, reducing private insurance coverage pools and further raising the cost of private health insurance.

WE ARE CONCERNED that many positive reform goals have been stated -- but are not in the proposals.

"You Can Keep Your Current Plan" -

- The benefit mandates outlined in the proposals will require every employer to change their current health care plan in order to comply with the new law.
 - Health Savings Accounts and High Deductible Health Plans would be eliminated due to cost-sharing mandates that would limit how much an employee can contribute to his/her health care costs. These plans are very popular with both employees and employers.
 - Adds requirements for dental services. The House proposal requires all plans to include dental services for children. Currently, dental services are provided separately from health care services and no health plans are required to provide those services.