

# Health Reform: *Latest Fact Checks*

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**Scare Tactic #1.** "You don't want the government telling you or your doctor what you can and can't do."

**The Truth:** The bureaucrats most Americans are afraid of are the insurance bureaucrats who have been denying care, or specific drugs, that our doctors recommend, or rescinding or capping coverage. Most Americans say that they trust their government more than any insurance company.

**Scare Tactic #2.** "Big government is inefficient, and incompetent."

**The Truth:** Actually the overhead for Medicare (at 3%) is far lower than anything in private insurance. Private insurers "waste" health dollars on underwriting, billing, sales and marketing, plus profits and generous executive salaries. Meanwhile doctors and hospitals must maintain costly administrative staffs to deal with the insurance bureaucracy. *Combined, this needless administration consumes 31 percent of Americans' health dollars.* Furthermore, from the patient perspective Medicare users have greater access to care and fewer hassles with billing problems compared to people with private insurance.

**Scare Tactic #3.** "National health care systems like Canada's have long waits, or rationing."

**The Truth:** Canadians don't wait excessively for anything urgent. Some elective surgeries like knee and hip replacements (as opposed to emergency care) are scheduled 6 to 8 weeks out. Care varies between rural and urban areas, not unlike the US. The bottom line is that 95% of Canadians are happy with the Canadian National Health Care system (whereas only a quarter of Americans are happy with America's insurance system). What's more, Canada spends half per person per year what the US does, Canadians live 2.5 years longer, and they have zero (instead of 47 million) uninsured.

**Scare Tactic #4.** A single payer or public option would crowd out private insurers.

**The Truth:** *The whole point of adding a government option is to force insurers to offer better rates, which they'll need to do to maintain their market share.* Right now most states have only one or two insurers—a monopoly on the market. So what the opposition is really saying is that the insurance industries' right to continue to exploit—*small businesses and the American people*—is their deepest concern.

**Scare Tactic #5:** Grassroots protestors are really angry and disrupting town halls

**The Truth:** Well-funded lobbyist-run special interest groups are sending far-right extremists to local town halls to stop any meaningful discussion of health insurance reform. Some of these mob scenes have turned especially ugly -- including the hanging of Members of Congress in effigy and use of Nazi SS symbols.

**Scare Tactic #6:** The government plans to encourage euthanasia.

**The Truth:** Pure nonsense. Medicare already reimburses doctors for counseling discussions with their patients regarding end of life care. It does not require anyone to use the benefit. The same reimbursement provision has been proposed as part of insurance reform.

**Scare Tactic #7:** Private insurance plans will be outlawed

**The Truth:** Individual policies will continue to be available, but people will buy those policies through the national health insurance exchange, which will ensure that people with pre-existing conditions will be able to get coverage. The House bill also allows for existing policies to be grandfathered in, so individual purchasers who like their coverage will be able to keep it.

**Scare Tactic #8:** Illegal immigrants may be covered.

**The Truth:** Completely false. H.R. 3200 includes a provision that specifically says that there will be no federal funds spent to cover illegal immigrants.

**Scare Tactic #9:** Widespread tax increases — on virtually everyone.

**The Truth:** According to the nonpartisan Tax Policy Center, **less than 1.4 percent of all U.S. households would face higher taxes** under the proposal. The surtax for those upper-income folks would start at 1 percent and go up to 5.4 percent with top incomes over \$1 million.

**Scare Tactic #10:** Reform will include government funded abortions.

**The Truth:** None of the proposed bills will undo the Hyde Amendment, which bars paying for abortions through Medicaid. The House bill states that no public money can be used to fund abortions.

**Scare Tactic #11:** Reform will adversely affect Veterans by taxing their health benefits.

**The Truth:** False again. Veterans, and their families, will continue to have the same VA benefits they currently have. What's more an 11% increase in funding for the VA was already included in the new budget.

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**Call your Senators and Representatives to let them know your thoughts, concerns, and what you support.**

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[Senator Cantwell \[D WA\]: 202-224-3441](#)

Brian Baird [D WA-3]: 202-225-3536

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## America's Affordable Health Choices Act (HR 3200)

**Here is what the proposed legislation in the House of Representatives will actually mean for America's middle class families:**

**LOWER COSTS FOR EVERYONE** - The House bill would lower health care costs for all Americans. It ends co-pays and deductibles for preventative care and puts an end to rate increases for preexisting conditions. It will give you access to the lower group rates from a national pool if you buy your own plan. It also includes a public option to compete with private insurers and caps annual out-of-pocket spending to prevent bankruptcy from medical expenses.

**GREATER CHOICE** - If you like your doctor, your local hospital, or your current insurance plan, you can keep it under the House bill. It also sets up a health insurance exchange to act as a marketplace where individuals and small employers will be able to comparison-shop among private and public insurers.

**GUARANTEED COVERAGE** - The days of being denied coverage because of a preexisting condition - or being forced to pay higher premiums because of it - would be over thanks to the House bill. Insurance companies will also be prohibited from other discriminatory practices like charging higher rates because of gender, health status, or other factors.

**HIGHER QUALITY** - The House bill makes sure that you and your doctor make health care decisions, not insurance companies. It provides new incentives, scholarships, and training to encourage the very best and brightest to become doctors and nurses.

**PREVENTION AND WELLNESS** - The House bill also expands community health centers, strengthens wellness and prevention services, provides oral, hearing, and vision care for children, and ensures that mental health care is covered.

