



National Health Council

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The Real Truths about Health Care Reform Proposals before Congress

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The lack of effective health care coverage is one of the most important issues facing our nation. Nearly 50 million Americans have no coverage at all, and many more have coverage that does not provide for their basic health and long-term care needs. The problem is especially acute for Americans with a chronic disease or disability—the people we represent.

Failure to reform the health care system will result in health care spending consuming an estimated 20% of our gross domestic product by 2017, at which time the U.S. will spend nearly \$4.3 trillion on health care. This increase in health care costs is unsustainable, will strain the U.S. economy and will result in increasing numbers of uninsured and underinsured if we fail to act now.

The National Health Council seeks to shift the debate on health care in favor of rational discourse. Misleading and distorted claims that lack any basis in the health reform proposals currently before Congress threaten to derail efforts to improve our nation's health care system. Here is the real truth about several widespread misperceptions.

THE REAL TRUTH: Health care reform will put more decision making in the hands of patients and doctors. It will NOT enable the government to make individual treatment decisions.

The health reform legislation before Congress preserves choice and decision-making for patients and would improve the coordination of care for patients. Every proposal being considered would allow individuals to choose their own health plans, providers, and hospitals; none of the proposals would prevent patients and their doctors from choosing the best possible care.

THE REAL TRUTH: Health care reform will expand our insurance choices. It will NOT result in socialized medicine.

None of the major health reform proposals under consideration propose a government-run health care system in which the federal government is the single payer or provider of health insurance. Proposed legislation preserves coverage through private insurance companies with incentives for individuals and employers to participate. Americans will have the choice to keep their employer-sponsored plan or buy a plan from a new health insurance marketplace.

THE REAL TRUTH: Health reform will prevent discrimination against people with chronic conditions. It will NOT put insurance companies out of business.

Today, insurance companies determine what care will be provided and, often, to whom. Health reform legislation proposes to build protections for people with pre-existing conditions and prohibit insurance companies from retroactively denying coverage. Health reform legislation would not force private insurers out of business or force people into public plans.

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THE REAL TRUTH: Health care reform will expand coverage to more American citizens. It will NOT provide coverage to illegal immigrants.

None of the health care reform bills would provide any health coverage to illegal immigrants. In fact, the House health care reform bill contains explicit language stating that federal payments are prohibited for undocumented aliens.

THE REAL TRUTH: Health care reform will expand Medicare benefits. It will NOT lead to euthanasia for senior citizens.

Health reform proposals look to expand Medicare benefits and reduce out-of-pocket costs for certain Medicare services. In fact, the House bill proposes to enhance Medicare benefits by closing the coverage gap for prescription drugs in the Medicare Part D program. The bills before Congress also would create a way to pay physicians for talking to patients about advanced care planning. Patients regularly consult now with their health providers to plan for end-of-life needs, such as advance directives and palliative care. Under the proposals before Congress, these consultations would continue to be voluntary, would not promote euthanasia (which is illegal in 48 states), and would allow physicians to get paid for the helpful information they already provide to patients.

THE REAL TRUTH: Health reform would establish an essential health benefits package that all plans must provide. It will NOT mandate use of taxpayer money to fund abortions.

All qualified health plans would be required to offer an essential health care benefits package that provides a comprehensive array of services. These required benefits must include hospitalizations, emergency services, prescription drugs, rehabilitative services, mental health and substance abuse services, preventive services, maternity and newborn care, and pediatric services. None of the proposals before Congress would mandate coverage of abortion services.

THE REAL TRUTH: Health care reform will reduce out-of-pocket payments for patients. It will NOT make health care more expensive.

With health care costs soaring, individuals have been forced to bear greater financial burdens as they spend more out of their own pockets on their medical care. Plans that participate in the proposed national insurance marketplace must abide by out-of-pocket caps or cost-sharing limits on benefits that would make health care – especially preventive care – easier for patients to afford.