

Topics to Discuss with Friends, Family, Neighbors, and Colleagues

You don't have to be a policy expert to know how health reform will affect your community. President Obama has said it dozens of times, but it's worth repeating to your neighbors again: **Health reform will provide quality, stable health care you can count on.**

While many Americans support reform, a segment of the population is simply confused about what reform actually has to offer. After hearing terms like "rationing," "government takeover" and "death panels," they're scared. Take the time to explain to your friends and neighbors what health reform will actually mean for them. The more they know, the more they're likely to recognize just how much is in this bill for them.

The status quo is unsustainable

- Most Americans who have health insurance get it through their employer. When an employee is laid-off, he or she often loses coverage, and so does his or her family.
- Lately, insurance companies have been exposed for a shameful practice called "rescission." A rescission is when insurers cancel a person's policy if he or she becomes very sick or for completely arbitrary reasons, such as undisclosed cases of acne. Our health system needs stronger consumer protections to protect those who need care, especially in times when they need it the most.

Health reform will bring peace of mind about health care

- If your neighbor is worried about cutbacks in benefits, let them know that their coverage cannot be taken away once health reform passes.
- Has your neighbor ever been diagnosed with a serious illness? In the current system, they can be denied coverage. With health reform, insurance companies can no longer deny someone coverage simply because of a pre-existing condition.
- In this economic downturn, many recent graduates have had a tough time finding a job. They're stuck between a rock and a hard place—they can't get insurance through a job that they don't have, and they're dumped off their parents' plan once they graduate. Health reform will ensure that graduates and other young adults don't slip through the cracks.

Health reform will control costs

- Right now, each *insured* family pays an extra \$1,017 per year in premiums to help cover the cost of uncompensated medical care for the *uninsured*. Without reform, that number will likely rise even higher.
- Over the past decade, health insurance premiums have skyrocketed while incomes have inched upward slowly, causing a growing strain on family budgets. Health reform will put a cap on how much American families will spend on medical costs.