



ORGANIZING FOR AMERICA

Talking Points: Health Insurance Reform

Top Lines:

- The status quo is unsustainable.
- Health insurance reform will build on our current system, to bring security and stability to people who already have insurance and give access to quality, affordable care to those who don't.
- Reform isn't only about the people who don't have insurance – it's about anyone who's ever been afraid of losing their coverage if they become sick, lose their job, or change their job.
- Covering more Americans will not be cheap, but President Obama has promised that reform will not add to our deficits over the next decade, and will reduce costs over the long term.
- After losing two consecutive elections and every major policy fight on Capitol Hill, Republicans and their allied groups are inciting angry mobs of rabid right wing extremists - funded by special interest lobbyists - to disrupt thoughtful discussions about health care reform taking place in Congressional Districts across the country.
- These groups have no interest in health insurance reform. Instead, they are working to disrupt and prevent any constructive discussion from taking place.
- During the month of August, Organizing for America will continue to build support for reform by facilitating conversations with Members of Congress, holding earned media events and contacting citizens.
- We've made more progress health insurance reform in the last 4 weeks than in the last 4 decades - we are closer than ever to enacting health insurance reform.

Urgent Need for Reform/Costs Of Inaction:

- **The status quo is unsustainable.**
- 14,000 Americans lose their health insurance every single day.
- Over the last nine years, premiums have gone up three times faster than wages.
- Health insurance costs cause a bankruptcy in America every 30 seconds.
- We must enact health insurance reform this year because American families and businesses can't afford to wait.

The Three Principles:

- **Health insurance reform will build on our current system, to bring security and stability to people who already have insurance and give access to quality, affordable care to those who don't.**
- Since the very beginning of this debate, President Obama has been abundantly clear about three principles he expects any reform package to include.
- The President is committed to health insurance reform that lowers costs, guarantees choice, and ensures all Americans have access to quality, affordable care.
- Any reform plan should include the creation of an "Insurance Exchange," where people can compare plans and pick the right one for them. The Exchange should include a public insurance option that will operate alongside private plans. This will help keep insurance companies honest and keep costs down.



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What's In It for Me?:

- 47 million Americans are already without health insurance, and every day more people are priced out of the system or denied coverage because of a pre-existing condition.
- **But reform isn't only about the people who don't have insurance – it's about anyone who's ever been afraid of losing their coverage if they become sick, lose their job, or change their job.**
- Health insurance reform will hold the insurance companies accountable, and end the unscrupulous business practices that lead to windfall profits for health insurance executives and poorer health outcomes for everyone else.
- Under health insurance reform, everyone will benefit from EIGHT protections that will provide more security and stability for Americans and their families:
 - 1) **No Discrimination for Pre-Existing Conditions**
 - a. Insurance companies will be prohibited from refusing coverage because of medical history.
 - 2) **No Exorbitant Out-of-Pocket Expenses, Deductibles or Co-Pays**
 - a. Insurance companies will have to abide by yearly caps on how much they can charge for out-of-pocket expenses.
 - 3) **No Cost-Sharing for Preventive Care**
 - a. Insurance companies must fully cover - without charge - regular checkups and tests that help prevent illness, including mammograms or eye and foot exams for diabetics.
 - 4) **No Dropping of Coverage for Seriously Ill**
 - a. Insurance companies will be prohibited from dropping or lessening coverage for people who become seriously ill.
 - 5) **No Gender Discrimination**
 - a. Insurance companies will be prohibited from charging people more because of their gender.
 - 6) **No Annual or Lifetime Caps on Coverage**
 - a. Insurance companies will be prevented from placing annual or lifetime caps on the coverage people receive.
 - 7) **Extended Coverage for Young Adults**
 - a. Children will be eligible for family coverage through the age of 26.
 - 8) **Guaranteed Insurance Renewal**
 - a. Insurance companies will be required to renew a policy as long as the policyholder pays their premium in full.
 - b. Insurance companies won't be allowed to refuse renewal if someone becomes sick.



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Our Efforts:

- Since June, Organizing for America has collected more than 1 million declarations in support of President Obama's principles for reform.
- Tens of thousands of people in all 50 states have participated thousands of events, including health reform roundtables, service activities, door-to-door canvasses, letter writing campaigns, phone banks and press conferences.
- OFA volunteers in the states are as energized as they have ever been. We are continuing to build our organization and our volunteers are becoming more engaged every day.
- **More progress has been made in the last 4 weeks than the last 4 decades on health insurance reform. Between hard-fought consensus achieved in Congress and recognition by industry leaders – including doctors and nurses, hospital associations and pharmaceutical companies – that the status quo is no longer sustainable, we are closer than ever to comprehensive reform.**
- OFA will be omnipresent during the month of August. We will continue to:
 - Complete citizen contact via door-to-door canvasses and phone banks and collect declarations of support and personal health care stories.
 - Continue building OFA's volunteer organization in communities across the country.
 - Organize earned media events, including press conferences that highlight the personal health care stories of regular people, business leaders and health care professionals.
 - Help our supporters reach out to their Members of Congress via office visits, phone calls, Twitter, etc.

The Legislative Process/We Are Closer Than Ever:

- Four out of the five Congressional committees working on reform have passed their versions of legislation - and that the fifth committee is continuing to make progress in a bipartisan way.
- This is substantial. **It means we are closer than ever to passing reform.**
- All four bills passed are consistent with President Obama's principles for reform: each one will lower costs, guarantee choice, provide more security and stability for people who have insurance, and ensure all Americans have access to quality, affordable care.
- The bills currently moving through Congress represent a hard-earned consensus, and broad agreement about how to move forward. The remarkable amount of common ground between the bills bodes well for success and provides an outline of what our final health insurance reform bill will look like.
 - Each bill extends coverage and includes unprecedented insurance protections for the American people.
 - Each bill protects and promotes choice, including a public option that will keep insurance companies honest, ensuring the competition necessary to make coverage more affordable.
 - Each bill emphasizes prevention and wellness and includes out-of-pocket limits that will help ensure that families don't go bankrupt because of illness.



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- Each bill improves oversight while cracking down on waste.
- Each bill will help reduce unwarranted giveaways to insurance companies in Medicare.
- And each will provide incentives so that patients get the best care, not just the most expensive care.

Small Business:

- Small business owners want to provide their employees with high quality health insurance because it's the right thing to do and it helps them recruit and retain employees to stay competitive, but high costs are making it impossible for many small businesses to provide insurance to their employees.
- Health insurance reform that lowers costs, guarantees choice and expands access, will help small business owners by making insurance affordable for small businesses and their employees.
- **Health insurance reform – as it exists in current draft legislation - would reduce the burdens on small businesses and their employees:**
 - Small businesses that meet certain criteria would be eligible to purchase health insurance through an “insurance exchange” – this would allow them to choose from a whole host of plans, providing them better coverage at lower costs than they could find in the current small group market.
 - Many small businesses that provide health insurance for their employees would receive a small business tax credit to help ease disproportionately higher costs and encourage coverage. The tax credit would be targeted to firms with employees whose average wages fall below a certain threshold.