

What's at Stake

The status of health care reform is unknown, but what we do know is that the stakes are too high not to move forward! Not passing a bill is simply not an option. While there are significant differences between the House and Senate bills, there are also substantial similarities that demonstrate common ground.

“Perfect” health care reform won’t happen overnight. However, if Congress doesn’t pass anything this year, the following core fundamentals of health care reform—provisions we desperately need to ensure affordability, access and a reduction in cost will be lost.

Both the House and Senate bills:

- Provide a comprehensive set of “early deliverables,” starting in 2010, which include:
 - Initial insurance reforms and consumer protections.
 - A new insurance pool to make coverage available to individuals with pre-existing conditions or chronic illnesses who can’t get coverage today.
 - Requirements for disclosure, review and justification of insurance rate increases.
- Improve insurance coverage by implementing major coverage reforms (2013 in House bill, 2014 in Senate) and providing financial assistance to lower- and middle-income families and small businesses. Those provisions include:
 - Insurance reforms, minimum benefit standards, and creation of a new health insurance marketplace called an “exchange” where health plans compete based on price and quality for individual and small employer business.
 - Increases in Medicaid eligibility levels for those with the lowest income, and new funding for critical safety net services through community health centers.
- Provide revenues that, coupled with the program savings above, meet the commitment of the President, the Speaker and the leaders of the House and Senate that the bill be fully paid for. In fact, both bills actually reduce the deficit by more than \$100 billion over the first 10 years, and are projected to yield savings in the second 10 years.

Both bills also contain additional early investments in community health centers and the healthcare workforce, which are essential both to ensure access when the coverage reforms are implemented go into place and to begin to improve both personal and community health and wellness immediately. Additional Medicare improvements, including steps to close the donut hole in Medicare Part D Prescription Drug coverage, would also begin in 2010.

With your help, these important provisions can still pass Congress. [Click here \(hyperlink\) to send a letter to Congress, calling on them to pass health care reform!](#)