Top Ten Reasons to Support Health Care Reform

1. **Ends Discrimination for Pre-Existing Conditions**: Insurance companies will be prohibited from refusing you coverage because of your medical history. A recent survey estimated that 36% of non-elderly adults were discriminated against because of a pre-existing condition.

2. **Recognizes the Importance of Advanced Practice Registered Nurses**. Current proposals recognize that APRNs are fundamental to ensuring access to primary care. The House Bill increases reimbursement for Nurse Midwives, and recognizes Nurse Practitioners as leaders of Medical Home Coordinated Care models.

3. **Ends Exorbitant Out-of-Pocket Expenses, Deductibles or Co-Pays**. Insurance companies will have to abide by yearly caps on how much they can charge for out-of-pocket expenses. Americans pay more than ever for health insurance, but get less coverage.

4. **Provides Funding for Increased Nursing Workforce**. House bill H.R. 3200 seeks to expand the nursing workforce by amending the Title VIII Nursing Workforce Development Programs under the Public Health Service Act. H.R. 3200 also has the inclusion of the definition of the Nurse Managed Health Centers under the Title VIII definitions.

5. **Ends Cost-Sharing for Preventive Care**. Insurance companies must fully cover, without charge, regular checkups and tests that help you prevent illness, such as mammograms or eye and foot exams for diabetics.

6. **Ends Dropping of Coverage for Seriously Ill**. Insurance companies will be prohibited from dropping or watering down insurance coverage for those who become seriously ill.

7. **Ends Gender Discrimination**. Women’s reproductive health requires more regular contact with health care providers. Insurance companies will be prohibited from charging you more because of your gender.

8. **Ends Annual or Lifetime Caps on Coverage**. Insurance companies will be prevented from placing annual or lifetime caps on the coverage you receive.

9. **Extends Coverage for Young Adults**. Children would continue to be eligible for family coverage through the age of 26.

10. **Guarantees Insurance Renewal**. Insurance companies will be required to renew any policy as long as the policyholder pays their premium in full. Insurance companies won't be allowed to refuse renewal because someone became sick.

Sources: White House, H.R. 3200, America’s Affordable Health Choices Act of 2009