



## The Patient Protection and Affordable Care Act

### Responding to Opponents

**ATTACK:** The Patient Protection and Affordable Care Act is too expensive and will drive up the deficit.

**RESPONSE: America cannot afford to do nothing.**

- ✓ The cost of inaction is clear - - we can look back and see what's happened. Premiums rise faster than wages. Costs double. Insurance companies make your medical decisions for you. Employers can't afford to offer health care. We can't continue to let this happen.
- ✓ Right now, America spends twice per person on health care than other nations, but ranks last in preventing deaths. We spend \$2.2 trillion nationally on health care, and without reform, that number will nearly double in the next 7 years.
- ✓ And yet, 14,000 Americans will lose their health insurance today and every day we do not reform health insurance.
- ✓ The Patient Protection and Affordable Care Act will reduce costs and will include targeted revenue increases focused on those who gain most from reform. Through this carefully balanced and responsible approach, the Patient Protection and Affordable Care Act will improve care and reform the insurance industry.
- ✓ If we continue on the course we're on, health care costs will consume 20 percent of our economy. And costs for American families will rise too. We can't let this happen.

**ATTACK:** The Patient Protection and Affordable Care Act will raise taxes on the middle class.

**RESPONSE: The Patient Protection and Affordable Care Act will lower health care costs for all Americans and won't increase taxes for the middle class.**

- ✓ Right now, Americans pay a hidden tax of more than \$1,100 because of a flawed and broken system. By requiring everyone to have health insurance, this legislation will combat that tax.
- ✓ The Patient Protection and Affordable Care Act is a net tax cut for low and middle income families. In fact, many families will see an increase in wages as employers make more responsible health insurance choices.

**ATTACK:** The Patient Protection and Affordable Care Act will cut Medicare benefits to pay for health insurance coverage for other Americans.

**RESPONSE: The Patient Protection and Affordable Care Act will make Medicare more efficient, NOT cut seniors' benefits.**

- ✓ The Patient Protection and Affordable Care Act will make our entire health care system more efficient, including Medicare.
- ✓ Medicare subsidizes private insurers with \$12 billion in extra payments to provide the same services to Medicare beneficiaries. Equalizing these overpayments could save billions of dollars that could be used to improve Medicare for all seniors.
- ✓ Health insurance reform will extend the life of Medicare, lower premiums for many seniors, make payment systems more efficient, and cut waste, fraud and abuse by increasing penalties for those who exploit Medicare and seniors.
- ✓ Reform doesn't cut ANY Medicare benefits. In fact, it actually INCREASES benefits. Reform will give seniors a free annual physical and free preventive services, decrease the cost of brand-name drugs low and middle-income seniors purchase when they are in the donut hole, and work to fill in the donut hole.

**ATTACK:** The government will ration care, especially for older Americans.

**RESPONSE: That's outrageous and absolutely false.**

- ✓ Health insurance reform will help seniors and all Americans make informed decisions about their care and make sure they're empowered to make decisions about their health. The government will not ration care for Americans.

ATTACK: The U.S Preventive Services Task Force (USPSTF) will be used to ration care for services like mammography.

**RESPONSE: The Patient Protection and Affordable Care Act will significantly increase access to effective preventive care.**

- ✓ The USPSTF would have no power to deny insurance coverage in any way. The recommendations of this task force would be used to provide access to effective preventive services for free or at low-cost.
- ✓ The USPSTF is an independent task force made up of some of the nation's top doctors and scientists and provides science-based recommendations regarding the most effective preventive, treatment and screening services. However, it is an independent body and does not set official policy for the federal government.

ATTACK: The Patient Protection and Affordable Care Act will lead to a government takeover and Americans will only have one choice – government-run health care.

**RESPONSE: A government takeover of health care is NOT an option.**

- ✓ The Patient Protection and Affordable Care Act will increase choices - - not take them away. The Patient Protection and Affordable Care Act will actually result in MORE competition and options than what exists today.
- ✓ The health insurance Exchanges will lead to MORE options for Americans to make informed decisions about what type of coverage they need and how much they want to pay for that coverage.
- ✓ In fact, the nonpartisan Congressional Budget Office estimates that more Americans will have commercial insurance after health insurance reform than do now - - that's hardly a government takeover.

ATTACK: The government is going to come between me and my doctor; they're going to make all my medical decisions for me and won't let me get the operations and procedures that I need.

**RESPONSE: The Patient Protection and Affordable Care Act will not take away your current doctor or stop you from seeing your doctor.**

- ✓ That's completely false - - health insurance reform will not ration care for anyone. Senate health insurance reform explicitly prohibits rationing of health care.
- ✓ We believe that doctors, nurses and patients should use clinical outcomes research to make informed health care decisions. No one should come between you and your doctor.

ATTACK: Small business won't be able to afford reform and will have to cut jobs.

**RESPONSE: Small businesses are suffering right now – the Patient Protection and Affordable Care Act will help stop that suffering.**

- ✓ Small business will get tax credits to help them continue to offer health insurance to their employees, or offer it for the first time.
- ✓ And small businesses will benefit from the creation of a health insurance Exchange. The Exchange will give small firms a choice of multiple insurance plans at a lower cost and of a higher quality than what's currently in their market, which is exactly what they need in times like these.
- ✓ One study found that, without reform, small businesses will spend \$2.4 trillion on health care over the next 10 years. With reform, they will save \$855 billion over the same period.

ATTACK: Abortion coverage will be mandated.

**RESPONSE: That's not true – abortion coverage will not be mandated.**

- ✓ The Patient Protection and Affordable Care Act does not mandate abortion coverage. Just like today's private insurance market, the Patient Protection and Affordable Care Act will not force or prohibit health plans from covering abortion.
- ✓ The Patient Protection and Affordable Care Act also includes a conscience clause - - this allows health care providers and health care facilities, including those like Catholic hospitals, to make decisions about whether or not to provide, pay for, provide coverage of or even refer for abortions without having to worry that their decision will shut them out of insurance provider networks. No Catholic hospital will be forced to provide abortions.

ATTACK: Federal funds will be used to provide abortions.

**RESPONSE: No federal funds can be used to pay for abortions beyond those allowed under current law.**

- ✓ The Patient Protection and Affordable Care Act will continue the current practice that NO federal funds can be used to pay for abortions beyond those currently allowed under federal law – that is in cases of rape, incest, or when the life of the mother is in jeopardy.
- ✓ The Patient Protection and Affordable Care Act will NOT allow the Secretary to make the determination to include coverage of Patient Protection and Affordable Care in the Community Health Insurance Option unless it can be determined, in accordance with three sets of accounting standards, that no federal funds would be used for this purpose and the U.S. Government would not bear the risk for this service.

ATTACK: Reform will be too complicated.

**RESPONSE: Nothing could ever be more complicated than the system we have now.**

- ✓ The system we have now makes no sense. Most Americans get their insurance through their employer, which offers little - - if any - - choice. And it makes coverage dependent on your job - - if you lose your job, you lose your coverage. That's not right.
- ✓ In tough times like these, Americans need more stability. You need to be able to have insurance even if you lose your job, or to choose an insurance plan better suited to your needs than what your employer offers.
- ✓ Under the Patient Protection and Affordable Care Act, health insurance companies will be required to explain their products in plain English and in a standard format so that consumers can make apples-to-apples comparisons when they shop for health insurance.
- ✓ Individuals, families, and employers will be able to shop for insurance through a health insurance Exchange. That means you will be able to COMPARE plans, to determine what's the best for YOUR family.
- ✓ And it means that if you lose your job, you won't lose your insurance.

ATTACK: Private insurance companies are fine, we just need to “get out of the way and let the market work.”

**RESPONSE: Consolidation in the health insurance industry has led to fewer choices for consumers and record profits for insurers.**

- ✓ Four hundred mergers over the past 13 years have led to near-monopolies in some parts of the country, with 94 percent of U.S. insurance markets highly concentrated.
- ✓ Between 2000 and 2007, profits at the ten largest publicly-traded health insurance companies jumped 428 percent. CEOs at these companies made an average of \$11.9 million in 2007.

ATTACK: The Patient Protection and Affordable Care Act will make private health insurance illegal.

**RESPONSE: This is simply a lie. Health insurance reform will improve and strengthen the private health insurance market.**

- ✓ The Patient Protection and Affordable Care Act explicitly allows people to keep their current private health insurance for as long as they want to keep it.
- ✓ The Patient Protection and Affordable Care Act increases the private options that Americans have and makes a public health insurance option available to those who choose it.

ATTACK: Reform will dump millions of Americans into Medicaid, which opponents of reform describe as a substandard program.

**RESPONSE: Medicaid provides quality care to vulnerable populations.**

- ✓ No one is “dumping” Americans into Medicaid.
- ✓ Medicaid is a program that's gotten a bad rap. Medicaid enrollees actually fare as well as those with private insurance in getting access to primary care, even though they generally have poorer health.
- ✓ Poor adults with chronic conditions and disabilities who have Medicaid coverage fare better than those with private insurance AND much better than the uninsured in getting access to care.