



# RESPONSIBLE REFORM FOR THE MIDDLE CLASS

## Fact Check: Responding to Opponents of Health Insurance Reform

*This week in meetings with constituents across America, Democratic Senators responded to rumors and wild misrepresentations about the health insurance reform legislation. Below are five misrepresentations circulating about health insurance reform legislation that are completely false.*

### **MISREPRESENTATION ONE: Health Insurance Reform Will Create “Death Panels.”**

#### **FACT CHECK: Absolutely False - Health Insurance Reform Doesn’t Create “Death Panels.”**

- ✓ **“Pants on Fire” Rating From PolitiFact.com; “Nonsense” From FactCheck.org.** This lie received a “pants on fire” rating from the independent website Politifact.com and FactCheck.org calls the claim “nonsense.” [PolitiFact.com, [8/7/09](#); FactCheck.org, [7/29/09](#)]
- ✓ **Republican Senators Refute the “Death Panels” Claim.** Senator Murkowski said, “Quite honestly, I’m so offended at that terminology because it absolutely isn’t (in the bill). There is no reason to gin up fear in the American public by saying things that are not included in the bill.” Senator Isakson stated, “I just had a phone call where someone said Sarah Palin’s web site had talked about the House bill having death panels on it where people would be euthanized. How someone could take an end of life directive or a living will as that is nuts.” [Anchorage Daily News, [8/11/09](#); Washington Post, [8/10/09](#)]

### **MISREPRESENTATION TWO: Illegal Immigrants Will Receive Free Health Insurance, Paid for by Taxpayers.**

#### **FACT CHECK: Absolutely False - Illegal Immigrants Will NOT Get Free Coverage.**

- ✓ **“Pants on Fire” From PolitiFact.com.** This one gets another “pants on fire” rating from Politifact.com. FactCheck.org confirms there will be “no federal subsidies for you if you’re in the country illegally.” The independent organization goes on to note that “illegal immigrants aren’t eligible for federal health programs under current law.” [Politifact.com, [7/28/09](#); FactCheck.org, [7/23/09](#)]
- ✓ **Both House and Senate Health Insurance Reform Explicitly Ban Coverage for Illegal Immigrants.** Page 143 of the House bill explicitly prohibits federal payments for “undocumented aliens.” Specifically, the bill states, “Nothing in this subtitle shall allow Federal payments for affordability credits on behalf of individuals who are not lawfully present in the United States.” Page 111 of the HELP bill defines those who are eligible for premium credits as “a citizen or national of the United States or an alien lawfully admitted to the United States for permanent residence or an alien lawfully present in the United States.” [H.R. [3200](#); Senate Health, Education, Labor and Pensions [bill](#)]

### **MISREPRESENTATION THREE: The Government Will Have Direct Access to Your Bank Account.**

#### **FACT CHECK: Absolutely False - Health Insurance Reform Does NOT Give the Government Access to Your Bank Account.**

- ✓ **Bill Streamlines Billing, Payments Between Doctors, Insurance Companies.** This misrepresentation has worked its way into questions at several town halls and originates in a lengthy e-mail full of false statements. The e-mail says that page 59 of the House bill gives the

government access to your bank account. This section of the House bill actually deals with administrative simplification - - things like making billing more efficient so your doctor can spend more time caring for patients and less time fighting with insurance companies. The actual language sets standards for electronic funds transfers between health care providers and insurance companies - - it has nothing to do with the patient's bank account. [H.R. [3200](#)]

- ✓ **PolitiFact.com Explains What Section 163 of the House Bill Actually Does.** PolitiFact.com says: "Section 163 sets out goals for electronic health records. One of the goals is to include features that 'enable electronic funds transfers, in order to allow automated reconciliation' between payment and billing. The legislative summary says the intent in the section is 'to adopt standards for typical transactions' between insurance companies and health care providers. The legislation generically describes typical electronic banking transactions and does not outline any special access privileges." [PolitiFact.com, [7/30/09](#)]

#### **MISREPRESENTATION FOUR: Health Insurance Reform Makes Private Health Insurance "Illegal."**

**FACT CHECK: Absolutely False - Health Insurance Reform Preserves, Protects and Strengthens the Private Health Insurance Market.**

- ✓ **Bill Does Not Make Private Health Insurance Illegal.** Neither the House nor the Senate health insurance reform bills makes private insurance illegal. This false claim comes from an editorial by *Investor's Business Daily* which claims that page 16 of the House bill makes private health insurance coverage illegal. Page 16 of the House bill actually establishes conditions to exempt existing health insurance plans from any new requirements established by health insurance reform, ensuring that if you like what you have, you can keep it. [H.R. [3200](#)]
- ✓ **"Pants on Fire" from PolitiFact.com; Heritage Foundation Agrees.** Politifact.com gives this claim a "pants on fire" rating for "perpetuating misinformation and then standing by it in the face of facts." Even the conservative Heritage Foundation found "IBD is wrong: individual health insurance will not be outlawed." [PolitiFact.com, [7/15/09](#); Heritage Foundation, [7/16/09](#)]

#### **MISREPRESENTATION FIVE: Health Insurance Reform Will Use Taxpayer Funds for Abortion. FACT CHECK: Absolutely False - Health Insurance Reform Doesn't Use Taxpayer Funds for Abortions.**

- ✓ **PolitiFact.com Labels This Claim "False."** PolitiFact.com calls this claim false and says "In fact, in a key version of the bill - - the one passed by the House Energy and Commerce Committee - - members went to great pains to include an amendment to ensure that federal money is not used for abortion coverage. Again, things could change as the health reform package works its way through Congress, but for now, we don't see anything to support Boehner's claim that taxpayers would subsidize abortions. And so we rule his statement False." [PolitiFact.com, [7/23/09](#)]
- ✓ **House, Senate Legislation Adheres to Current Law.** The Capps amendment to the House bill says: health insurance providers aren't required to or prohibited from offering abortion coverage; the cost of such coverage would be exclusively paid by premiums, not by public subsidies; public funding of abortion would be permitted only as under current law, which is in cases of rape, incest, or when the woman's life is in danger. The Senate health insurance reform legislation also includes a conscience clause which allows institutions - - including those like Catholic hospitals - - to make decisions about whether or not to provide abortions without having to worry that their decision will shut them out of insurance provider networks. [H.R. [3200](#)]