



RESPONSIBLE REFORM FOR THE MIDDLE CLASS

Fact Check: Responding to Opponents of Health Insurance Reform

In meetings with constituents across America, Democratic Senators continued to respond to rumors and wild misrepresentations about the health insurance reform legislation. Below are four misrepresentations about health insurance reform legislation that have been circulating this week.

MISREPRESENTATION ONE: We Can't Afford Health Insurance Reform.

FACT CHECK: Absolutely False - We Can't Get our Fiscal House in Order Without Health Insurance Reform.

- ✓ **AARP: "We Can't Afford Not to Fix Health Care."** Senior advocacy organization AARP notes that the President and Congress are committed to paying for health insurance reform legislation and that if we do nothing, "the share of your income spent on health care will nearly double in the next seven years." [AARP, accessed [9/3/09](#)]
- ✓ **What We Really Can't Afford - Spending \$33 Trillion.** If we fail to achieve health insurance reform, the United States will spend \$33 trillion on health care during the next 10 years. By 2018, just ten years from now, spending on health care will consume more than 20 percent of the Gross Domestic Product (GDP). [National Health Expenditure Projections, accessed [9/3/09](#)]
- ✓ **Opponents of Health Insurance Reform Had No Problem Going On a \$2.37 Trillion Spending Spree.** Opponents of health insurance reform continue to claim that the country can't afford health insurance reform, but many of those individuals supported seven major pieces of legislation that had a combined 10-year cost of \$2.37 trillion during the Bush administration. Much of this spending spree was not paid for. In contrast, Senate health insurance reform will be deficit and budget neutral. [Congressional Budget Office, [6/4/01](#), [5/3/02](#), [5/23/03](#), [9/30/04](#), [11/9/04](#), [6/2/06](#), [8/16/06](#)]

MISREPRESENTATION TWO: Health Insurance Reform Will Cut Medicare Benefits.

FACT CHECK: Absolutely False - Health Insurance Reform Will Not Reduce Medicare Benefits.

- ✓ **FactCheck.org: Claim "Bogus" and "False."** FactCheck.org found that "(T)he claim that Obama and Congress are cutting seniors' Medicare benefits to pay for the health care overhaul is outright false, though that doesn't keep it from being repeated ad infinitum." [FactCheck.org, [8/18/09](#), [8/14/09](#)]
- ✓ **AARP: "None of the Health Care Reform Proposals Being Considered By Congress Would Cut Medicare Benefits."** Urging seniors not to let "the myths about health care reform scare you," AARP found that "(N)one of the health care reform proposals being considered by Congress would cut Medicare benefits or increase your out-of-pocket costs for Medicare services." [AARP, accessed [9/3/09](#)]

MISREPRESENTATION THREE: Health Insurance Reform Will Be Used To Deny Care to Republicans.

FACT CHECK: Absolutely False - Health Insurance Reform Will Not Target Americans Based on Political Beliefs.

- ✓ **Republican Fear and Smear Campaign.** This politically motivated lie originates from a push poll/fundraising letter sent by the Republican National Committee. The RNC asked "(I)t has been suggested that the government could use voter registration to determine a person's political

affiliation, prompting fears that GOP voters might be discriminated against for medical treatment in a Democrat-imposed health care rationing system. Does this possibility concern you?" [Politico, [8/27/09](#), CBS News, [8/28/09](#)]

- ✓ **Health Insurance Reform Does Not Discriminate and Will Help All Americans.** Congress and the President are committed to health insurance reform that helps all Americans. The health insurance reform legislation does not discriminate against anyone by political affiliation or beliefs or any other characteristic. [Affordable Health Choices Act, Senate HELP Committee, available [here](#)]

MISREPRESENTATION FOUR: Health Insurance Reform is “Unconstitutional.”

FACT CHECK: Absolutely False - Health Insurance Reform Will Regulate an Industry Run Amok.

- ✓ **Health Insurance Reform is Not Unconstitutional.** Article I, Section 8 of the Constitution states, “(T)he Congress shall have power to lay and collect taxes, duties, imposts and excises, to pay the debts and provide for the common defense and general welfare of the United States.” Ensuring that all Americans have quality, affordable health care is certainly part of ensuring our nation’s general welfare. [United States Constitution, available [here](#)]
- ✓ **Insurance Reform is Needed to Help Americans Get the Care and Coverage They Need.** A recent report by the American Medical Association (AMA) found that 94 percent of U.S. insurance markets are “highly concentrated,” as defined by the U.S. Department of Justice. Because they have limited competition, health insurers are free to deny coverage due to pre-existing conditions, such as asthma, diabetes, or even pregnancy and a previous C-section. In some states, being a victim of domestic violence is a pre-existing condition. Health insurance reform will eliminate denials due to pre-existing conditions, and will also prohibit your insurance company from retroactively cancelling your coverage right when you need it, a common industry practice called rescission. [American Medical Association, [1/26/09](#); Star Tribune, [1/10/09](#); National Public Radio, [6/22/09](#)]