

**SENATOR JEFF BINGAMAN
HEALTH REFORM 2009**

OVERVIEW

There are 46 million uninsured – and that number is growing. This problem is particularly acute in New Mexico; we are the second most uninsured state in the nation. The cost of medical care is rising and unaffordable for individuals and businesses. Those most in need of health insurance often are denied coverage and many others worry about whether they are one diagnosis away from financial ruin.

I am working in the Senate to craft a national health reform proposal that would remedy this situation by providing insurance to everyone, regardless of health status or medical conditions; providing health insurance that helps protect Americans from bankruptcy; prohibiting insurance companies from charging higher premiums to the elderly, women and others than they charge to everyone else; lowering the cost of health care; supporting small businesses to help them with the cost of providing health insurance; and providing choice and access to meaningful health insurance coverage.

What Health Insurance Reform Does

Health insurance reform will lower costs:

- ❖ Puts a cap on what insurance companies can force patients to pay in out of pocket expenses and deductibles.
- ❖ Lets small businesses and individuals join purchasing pools giving them the lower costs from the benefit of large group rates.
- ❖ Creates a system that helps to prevent illness and disease instead of just treating it when it's too late and costs more.
- ❖ Reduces health care fraud, waste and abuse and overpayments to insurance companies that accounts for \$60 billion in health care spending today.
- ❖ Eliminates most of the cost of uncompensated care, which costs Americans who do have insurance more than \$1,000 each year.
- ❖ Controls the cost of public programs like Medicare and Medicaid and helps to rein in the deficit.

Health insurance reform will improve choices:

- ❖ Today, most Americans get insurance through their employer and many are satisfied with the plan and the doctor they have. If you like what you have, you can keep it.
- ❖ Provides security that ensures that families always have guaranteed choices of quality, affordable health insurance even when someone loses a job, switches jobs, moves or gets sick.
- ❖ Creates a health insurance exchange that allows families and businesses to easily compare insurance plans, prices and performance. This puts families - not insurance or government bureaucrats - in charge of health care and helps people decide which quality affordable insurance option is right for them.
- ❖ Keeps government and insurance bureaucrats from coming between you and your doctor by simplifying insurance paperwork, cutting out the pages of fine print and computerizing medical records while protecting your privacy.

Health care reform will ensure all Americans have access to quality, affordable insurance:

- ❖ Prevents insurance companies from denying you health insurance based on a pre-existing medical condition and ends discrimination that charges you more based on your health status or gender.
- ❖ Provides tax credits to middle class families, to make sure they can afford quality coverage.
- ❖ Strengthens employer-based health care by offering small business tax credits so these employers can offer competitive, affordable rates to their employees.
- ❖ Creates incentives that reward doctors for healthy outcomes, not just additional or more expensive treatments. This will result in better health care for your family.