

EIGHT COMMON MYTHS ABOUT HEALTH INSURANCE REFORM

1. *Myth: Reform will create "rationing" of health care.* **Fact: it's a myth that reform will mean a "government takeover" of health care or lead to "rationing."** To the contrary, **reform will forbid many forms of rationing that are currently being used by insurance companies.**
2. *Myth: We can't afford reform.* **Fact: It's the status quo we can't afford.** It's a myth that reform will bust the budget. To the contrary, the President has identified ways to pay for the vast majority of the up-front costs by cutting waste, fraud, and abuse within existing government health programs; ending big subsidies to insurance companies; and increasing efficiency with such steps as coordinating care and streamlining paperwork. In the long term, reform can help bring down costs that will otherwise lead to a fiscal crisis.
3. *Myth: Reform would encourage "euthanasia."* **Fact: It does not. It's a malicious myth that reform would encourage or even require euthanasia for seniors.** For seniors who want to consult with their family and physicians about end-of life decisions, reform will help to cover these voluntary, private consultations for those who want help with these personal and difficult family decisions.
4. *Myth: Reform threatens veterans' access to the care they get now.* **Fact: Vets' health care is safe and sound.** In fact, the President's budget significantly expands coverage under the Veterans Administration (VA), extending care to 500,000 more veterans who were previously excluded. The VA healthcare system will continue to be available for all eligible veterans.
5. *Myth: Reform will hurt small business.* **Fact: Health care reform will ease the burdens on small businesses, provide tax credits to help them pay for employee coverage and help level the playing field with big firms who pay much less to cover their employees on average.**
6. *Myth: Reform will be financed by cutting Medicare benefits.* **Fact: Your Medicare is safe, and stronger with reform.** Reform will improve the long-term financial health of Medicare, ensure better coordination, eliminate waste and unnecessary subsidies to insurance companies, and help to close the Medicare "doughnut" hole to make prescription drugs more affordable for seniors.

7. *Myth: Reform will force you out of your current insurance plan or force you to change doctors.* **Fact: You can keep your own insurance. Reform will expand your choices, not eliminate them.**
8. *Myth: Government will be in charge of your bank accounts.* **Fact: Government will not do anything with your bank account. Health insurance reform will simplify administration, making it easier and more convenient for you to pay bills in a method that you choose.** Just like paying a phone bill or a utility bill, you can pay by traditional check, or by a direct electronic payment. And forms will be standardized so they will be easier to understand. The choice is up to you – and the same rules of privacy will apply as they do for all other electronic payments that people make.

Learn more and get details: www.ufcwhealthcarenow.org

