

# Talking Points in Support of National Health Reform

## ***This is important because . . .***

“The cost of our health care is a threat to our economy. It is an escalating burden on our families and businesses. It is a ticking time-bomb for the federal budget.” (President Obama)

The cost per person of health care in U.S. is twice as high as other advanced countries. Yet our health outcomes are not consistently better and in some ways are worse. We can do better than this; we can make American healthcare work as well as well as healthcare in other countries.

We need affordable health care for ourselves, and we want affordable health care for our grandchildren. If we let this opportunity slip away, here's what will happen: premiums will climb higher, benefits will erode further, and the rolls of uninsured will swell to include millions more Americans. We cannot afford to fail.

## ***Reform will not interfere with what is working . . .***

We support health care reform that is guided by a simple principle: fix what's broken and build on what works. This means Americans who like their health plan and value their relationship with their doctor will be able to continue without change.

## ***Getting everyone covered . . .***

Every American will face a time when s/he is in need of more medical care than s/he can afford to pay for. That's why we all need insurance. If we don't have insurance, we will only delay getting care, get sicker and suffer more, and eventually need more expensive medical care.

Getting everyone covered is in our economic interest. When the uninsured receive emergency care or are hospitalized, that cost becomes a hidden tax passed along to others. We can eliminate that hidden tax by getting everyone covered.

By insuring everyone - including young and healthy Americans -- we expand the number of people who are carrying the weight. That lightens everyone's load a little bit, reducing insurance costs for everyone.

Every American bears responsibility for owning health insurance, so long as we provide a hardship waiver for those who still can't afford it. Every employer bears responsibility for providing health insurance for its workers, so long as small businesses that can't afford it receive an exemption.

## ***We need a public health insurance plan . . .***

Everyone should have a choice of health plans that offer affordable, basic coverage. One option should be a public insurance plan whose premium reflects low administrative costs, volume purchasing, and best practices within the practice of medicine.

Private insurance companies can compete with a public plan if they choose to. That would bring down the cost of private insurance. Private insurance companies also can compete for market share in other ways, especially among customers for whom cost is not the main consideration.

## ***Now is the time to act . . .***

This is the time for health care reform. This is an historic opportunity we've never seen before and may not see again. We are tired of the scare tactics and fear-mongering by those who are getting rich while others go without. These fear-mongers only want to protect the status quo because it benefits them.

We know what America must do to fix health care. Now we must have the courage to do what is right.

The Pennsylvania Health Access Network (PHAN) is a coalition of groups working to improve access to quality health care through the expansion of health insurance coverage. PHAN organizes health care consumers, works to raise public awareness of the need for health system reform, and supports public policy proposals that adhere to the following principles:

- Access to quality health care for all Pennsylvanians;
- Access to affordable, quality health insurance for all Pennsylvanians;
- Effective controls to keep health care and health insurance premiums reasonably priced;
- Shared responsibility for health system costs among individuals, employers and the public.