



**COLORADO CENTER
on LAW & POLICY**

Justice and Economic Security for all Coloradans

Health Care Reform: Key Discussion Points **July 2009**

We Need Reform

We need health care reform that guarantees Americans always have access to quality, affordable health care. We need reform that ensures families have the freedom to keep their current plan and current doctor or, if they so desire, the freedom to choose a different plan and a different doctor. We need reform that spreads the risk, reduces costs, and doesn't allow insurance companies to deny people coverage because of pre-existing conditions, age, or gender. We need to stop playing politics with health care reform, and make sure that Congress passes legislation that gives people the peace of mind of knowing you will always have quality health care.

Reform Must Be Affordable

Any reform, but particularly one that includes a requirement that all people have health insurance, needs to be affordable.

- No one under 200% of the Federal Poverty Level can afford to pay anything for health care.
- Families up to 500% of the Federal Poverty Level need assistance.
- Any affordability standard needs to take into account both health insurance premiums and other costs, such as copayments and deductibles.

We should not force families to trade long term security, including their children's or their own education and retirement savings, for health care.

Reform Must Include Adequate Benefits

The other side of affordability is benefits adequacy. People should get the care and coverage they need.

Reform Must Protect the Most Vulnerable

Reform should protect Medicaid. Medicaid provides comprehensive benefits and services to the lowest income and those with disabilities precisely because they cannot afford to pay anything and have the highest needs. We need to expand coverage to all of the lowest income people, as well as streamline the program so that it is easier to access.

We Must Include a Public Option

A Public Option is a critical component of health care reform. It is the only way to achieve true portability and presents significant opportunities for improved continuity of care. Under such a system people would not have to change providers with every move, job change, or life event. The Public Option would also offer seamless and efficient administration, features that are extremely important to large numbers of people. Everyone should have the choice to participate in a Public Option, or stay with their current plan or doctor if they're happy with it. Every reform proposal being discussed includes that freedom of choice.

This time, let's say no to scare tactics and misinformation campaigns, and let's say yes to a uniquely American solution that guarantees we all will always have quality, affordable health care.