

The most common question I hear in discussions about health insurance reform is what impact it will have on individuals and their families. The answer is – whether you currently have health insurance or not – the reforms in the Affordable Health Care for America Act which passed the House last week will benefit you in a number of ways.

In general, it will mean greater stability and affordability for the middle class and small businesses. It will offer greater security for our seniors with stronger benefits and better access to care. It will ensure we uphold our responsibility to our children by not adding a dime to the debt and event reducing the federal deficit over the next decade and beyond. And it includes significant new consumer protections to improve the quality of care and ensure that you and your doctor – not the insurance companies – are in charge of your health care decisions.

The Affordable Health Care for America Act will rein in rising health costs by introducing competition that will drive premiums down, capping out-of-pocket spending, ensuring no more copays for preventive care and no yearly caps on what your insurance company will cover, and providing premium support for those who need it.

For the 76% of Marylanders who obtain health insurance through their employer, these reforms will improve their standard of coverage and work to contain health care costs. In addition, there will be a new Health Insurance Exchange - or marketplace – to give more people access to affordable coverage that will significantly rein in the average \$1,100 in extra premiums families pay each year in uncompensated care. The nonpartisan Congressional Budget Office (CBO) estimates that the Exchange will save taxpayers tens of billions of dollars.

The House bill will also give small businesses health coverage choices they currently don't have. The Exchange will give 13,900 Maryland small businesses access to affordable health care coverage for their employees, with 12,100 of those qualifying for tax credits to help finance that coverage. Reform will also mean the elimination of health status rating that currently results in higher premiums for small businesses based on their employees' health.

The legislation will also work to shift the focus from treating sickness to promoting wellness by eliminating out-of-pocket costs for recommended preventive services, strengthening community-based wellness services, and rewarding primary care.

And it will improve quality by ensuring that doctors and patients—not insurance companies—are making health care decisions. More family doctors and nurses will enter the workforce—helping guarantee access. It moves us toward a system rewarding the quality of care—for instance through accountable care organizations and medical homes.

For seniors, the bill will improve Medicare: extending Medicare's financial solvency by 5 years; improving coordination of care and reducing errors for seniors with conditions like high blood pressure and diabetes; eliminating the prescription drug "donut hole" coverage gap over a period of years; and providing free preventive care and wellness check-ups.

Finally, the bill works to install greater efficiencies in our health care system to lower costs over the long term. The House bill rewards care that prevents hospital readmissions, promotes doctors working together to coordinate your care better, cuts waste and fraud, invests in prevention and wellness, strengthens primary care, and reforms reimbursement to provide incentives for the quality, not the volume, of services.

Failure to enact health reform has resulted in a rising sense of insecurity for Americans who have health insurance and a growing crisis for those who don't. Climbing costs and a lack of guaranteed access to affordable coverage have taken a toll on individuals and families, small businesses and taxpayers. Without reform, families can expect another \$1,800 in annual premium increases, businesses will face double digit increases and health care costs will consume even more of our tax dollars.

Whether you have health insurance or not – reform will give you the peace of mind of affordable, quality health care you can count on and that can't ever be denied.