

**A Message from Congresswoman Halvorson**

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From: "Congresswoman_Debbie_Halvorson@housemail.house.gov"
<Congresswoman_Debbie_Halvorson@housemail.house.gov>
To: stevetisza@sbcglobal.net

November 17, 2009

President Steve Tisza
1330 Grandview Dr
New Lenox, IL 60451-2348

Dear Mr. Tisza:

Thank you for contacting me regarding the critical issue of health care reform. Hearing from my constituents allows me to better serve the 11th District.

I was proud to support H.R. 3962, the *Affordable Health Care for America Act*. This legislation guarantees every American access to quality health care at an affordable price and will also end deceptive and discriminatory insurance practices which deny coverage to those who need it most.

In the months since being elected to Congress many of my constituents told me how the health care system is not working for their families. They told of insurance companies denying needed procedures or refusing coverage due to pre-existing conditions. They told me of skyrocketing premiums, deductibles, and co-pays. Seniors told me how hard it is to afford prescription drugs on a fixed income. I heard from small business owners struggling to provide health insurance for themselves and their employees. The stories of so many of my constituents who are denied and priced out of care have proven to me we are facing a crisis. We need health care reform and we need it now.

H.R. 3962 has a number of provisions that take effect immediately, directly helping those who need it most. The legislation begins to close the Medicare Part D "donut hole" right away, providing relief for seniors facing rising prescription drug costs. The bill also creates a high risk insurance pool to cover those who have been uninsured for a number of months or who have been denied coverage due to a pre-existing condition. H.R. 3962 extends COBRA health care eligibility for those who have recently lost their jobs until a health insurance exchange is created. Further, H.R. 3962 requires insurance companies to allow young adults to stay on their parents' insurance until the age of twenty-seven.

H.R. 3962 will increase competition and bring down health insurance costs for American families. It creates a voluntary exchange where insurance companies will be able to compete, promoting choice and competition. Refundable tax credits will help cover the cost of insurance for those who participate in the health exchange. H.R. 3962 also includes a public option, which will help keep insurance companies honest. Additionally, insurance companies will no longer be exempt from anti-trust laws, ensuring that they do not engage in anti-competitive activities such as price fixing.

Insurance companies will no longer be able to deny insurance coverage because of pre-

existing conditions. The bill will end the dishonest practice of revoking insurance coverage for individuals diagnosed with serious illness because they omitted a minor detail from their insurance application, such as an allergy or doctors visit. Additionally, the legislation bans insurance companies from placing lifetime caps on coverage and limits the amount they can require people pay in out-of-pocket expenses.

I appreciate your concern for our great nation and I will keep your views in mind as I continue to work on health care reform. I encourage you to contact me in the future regarding any matter of concern to you. Please visit my website, <http://halvorson.house.gov>, to find out more information on H.R. 3962 and to sign up for my e-newsletter to stay informed on my work in Congress and the 11th District.

Sincerely,

Debbie Halvorson
MEMBER OF CONGRESS

Please do not reply to this email. Your message will not be received. If you have further questions, comments, or concerns please [click here](#) or contact my office at 202.225.3635.
