

WHAT'S IN HEALTH CARE REFORM FOR ME?

CWA Separates Truth From Lies

There is an organized movement to spread lies and distortions about health care reform. Legislation pending in the U.S. House of Representatives, H.R. 3200, is endorsed by President Obama and strongly supported by CWA. This bill will:

- Lower health care costs. That means we can win more from employers at the bargaining table because they will pay less for our health care.
- Create much stronger protections for our retirees.
- Stop insurance company abuses and give some people the choice of joining a public health insurance plan if they want to.
- Not tax the health benefits of working families. The bill requires employers and the wealthiest 1% of taxpayers to pay their fair share.

The insurance industry and other special interests are trying to derail reform by making false and misleading claims about health care legislation. Don't be fooled by their propaganda. Here are some common questions and answers:

Will the bill take away my employer health plan?	<p>NO. CWA members will keep their negotiated health plans.</p> <ul style="list-style-type: none"> • CWA will negotiate benefits as we always have. • Insurance companies will be required to provide a comprehensive standard benefits package for all policies. That could actually improve the benefits offered by some CWA plans. • Out-of-pocket expenses, deductibles and co-pays for families and individuals will have yearly caps. Annual or lifetime limits on coverage will be outlawed. • Only companies with 20 or fewer employees will be eligible to purchase insurance through a new public health insurance plan.
Will the bill reduce health care costs for CWA members?	<p>YES. It will save billions of dollars for our employers.</p> <ul style="list-style-type: none"> • That means more money at bargaining for wage increases or benefits. • Right now, almost every contract battle is about preserving our benefits – lower health care costs means less pressure for health care cutbacks in bargaining. • The bill requires most employers (not small businesses) to pay for health care. That levels the playing field between union employers and irresponsible employers. • Under H.R. 3200, every employer will pay their fair share. Companies like Wal-Mart will no longer get a free ride off of our plans.

<p>Will the bill benefit retirees?</p>	<p>YES. The bill expands protections for retirees.</p> <ul style="list-style-type: none"> • Responsible employers who provide retiree care to people 55 to 64 will get a subsidy to protect pre-Medicare retiree benefits. • It closes the doughnut hole in the Medicare prescription drug benefit for low- and moderate-income seniors, saving thousands of dollars a year. • Eliminates cost-sharing for preventive services and increases low-income subsidies under Medicare.
<p>Will I lose my choice of doctor?</p>	<p>NO. Your choices will remain the same.</p> <ul style="list-style-type: none"> • CWA negotiated health plans will not change except through bargaining. • If a family member or friend is uninsured they will get covered and have more affordable choices, including doctors and hospitals. • New rules for insurance companies will prevent them from limiting the care your doctor wants for you.
<p>Will the bill stop insurance company abuses?</p>	<p>YES. Insurance companies will be better regulated.</p> <ul style="list-style-type: none"> • They will no longer be able to deny you coverage up front, refuse to cover a preexisting condition or charge you more because of your occupation, health condition or gender. • To stop insurance companies from overcharging them, individuals and small businesses will be able to combine their buying power into a purchasing pool (called a “health insurance exchange”), enabling them to pay much less for coverage. • Insurance companies will have to compete against a public health insurance plan for people under 65 that will be similar to Medicare, which Americans can join if they want. More competition for insurance companies means lower costs and better quality for all of us.
<p>Will the bill result in a government takeover of health care?</p>	<p>NO. Most Americans will keep their current employer plan.</p> <ul style="list-style-type: none"> • Companies with 20 or fewer employees will be able to choose between a private plan and the public health insurance plan. • More people will get coverage at work since employers will be required to provide insurance or pay into a fund to provide coverage. • Doctors and hospitals will remain private. • Government programs already provide nearly 30% of health care coverage in America, through Medicare, Medicaid, the VA and state programs.
<p>Will I get taxed to pay for other people’s health care?</p>	<p>NO – Unless our opponents win.</p> <ul style="list-style-type: none"> • H.R. 3200, taxes the very rich – individuals with over \$280,000 and families with over \$350,000 of annual income. This affects the top 1% of tax filers. • H.R. 3200 cuts subsidies to insurance companies, negotiates better prices with drug companies, and requires hospitals to operate more efficiently. • In the Senate there are anti-labor Senators who want to tax health benefits instead of taxing the rich – we must stop them.

**CALL YOUR CONGRESSIONAL REPRESENTATIVE NOW
At 1-888-580-0792. Tell them to support H.R. 3200.
This is a once in a generation opportunity for us –
Tell them to pass the bill NOW!**

