

In short, health care reform that includes a strong and honest public insurance option is good for all of us who want quality, affordable health care for everyone.

What you can do:

Call and write your Senators and Representatives (below) and tell them:

- I want you to support health care reform that guarantees quality, affordable health care for everyone.
- I want a choice—to be able to keep my private insurance, **or join a robust and honest public health insurance plan option** based on a family's ability to pay.
- I want rules to regulate the insurance industry so that health coverage would actually be there when I need it.

Senator Kay Hagan (D-NC): 701 Green Valley Road Suite 201 Greensboro, NC 27408;

Phone: (202) 224-6342 or (336) 333-5311

Senator Richard Burr (D-NC): 2000 West First Street Suite 508 Winston-Salem, NC 27104;

Phone: (202) 224-3154 or (800) 685-8916

Senator Max Baucus Finance Committee 511 Hart Senate Office Bldg. Washington DC 20510

Representative GK Butterfield (D-NC) on a key committee. 413 Cannon House Office Bldg. Washington DC 20515

Representative Sue Myrick (R-NC) on a key committee. 230 Cannon House Office Bldg. Washington DC 20515

Who a Public Health Insurance Option is good for...

A strong public insurance option can benefit all of us, even if we choose to keep our current health insurance plan. A public insurance plan that operates on the principle of

- **is national in scope and**
- **assuring quality, affordable care for all**
- **has the ability to negotiate fair prices with drug companies, hospitals and doctors**

can help keep the whole health care system in this country fair, honest, affordable, and focused on the goal of helping all of us stay healthy.

A public health insurance option will benefit you if ...

- You have a good private insurance plan and want to keep it, but would like to have lower costs.
- You own your own small business and want affordable, comprehensive coverage for yourself and your employees.
- You lost a job that provided insurance for you and you can't afford COBRA.
- You or a member of your family has a medical condition that your private insurance plan won't cover.
- You work for a business that doesn't offer health insurance as a benefit and you can't afford coverage for your family yourself.
- You want a health care system that doesn't bankrupt the government with costs that are twice as high as any other advanced country in the world.

How it works:

- ❑ A public insurance plan can lower costs for everyone – even those covered by private plans – by setting a standard that emphasizes quality care, including prevention, and low overhead.

Public plans like Medicare tend to have lower administrative costs, decreasing the costs that are added on to the care you get. Private plans competing with a public option would have an incentive to lower their own administrative costs.

A national public insurance plan open to everyone— young and middle-aged, individuals, families, and businesses—will have a large diverse pool of customers that will enable it to negotiate fair prices with drug companies, doctors and hospitals that keep costs affordable.

- ❑ A public insurance plan can increase quality of care by setting a new standard of care that emphasizes prevention and recognizes the importance of primary care doctors.

A public insurance plan will have the ability to set reimbursement rates for primary care doctors that enable them to spend enough time with patients to really coordinate patient care and to help patients understand the health and medical choices they need to make to get and stay healthy. Private insurance plans that compete with a public plan will have an incentive to adapt their reimbursement policies to this new standard.

- ❑ A public insurance plan can end the practice of denying benefits or charging unaffordable rates to individuals because of age or pre-existing conditions by setting a new standard of health care for all.

One of the basic principles of a public insurance plan is that no one will be denied coverage because of pre-existing conditions. Private health insurance plans will have an incentive to meet that standard in order to compete in the new health care market established through health care reform.

A public insurance plan will operate on the principle of the same low rate for all, regardless of medical condition, and will have a large diverse pool of customers that will enable it to compete in the marketplace and still meet that goal.

- ❑ A public insurance plan can save businesses money.

A public insurance plan will lower fees and premiums across the board by setting new cost standards for medical services that private insurers will have to respond to. This will help businesses remain competitive and able to offer salary increases to employees, instead of meeting ever-rising premium fees for private insurance or cutting back on health care insurance coverage.