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## DEBUNKING MYTHS ABOUT HEALTH REFORM

Congressman Bill Pascrell, Jr.

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**MYTH: The government will choose your doctor for you.**

**TRUTH:** You will not lose your doctor. Health reform is designed so that you can keep the insurance and the doctors that you have. In fact, health reform includes new incentives for doctors, including increased payments for primary care and a solution to the flawed Medicare physician payment formula.

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**MYTH: Members of Congress have gold-plated health insurance plans.**

**TRUTH:** Members of Congress have access to health insurance plans through the Federal Employees Health Benefits Program (FEHBP)—just like all federal employees. In fact, plans offered through FEHBP cover a smaller proportion of costs than do other employer-provided plans, on average.

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**MYTH: You will be forced into a government-run plan.**

**TRUTH:** No one will be forced into a government-run plan. Individuals in employer-provided coverage will be able to keep the coverage they have. Individuals without access to employer coverage will be able to choose among options that include a variety of private plans and a public health insurance option. Under no circumstances will anyone ever be forced into the public option.

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**MYTH: Health reform will result in long wait times and rationed health care.**

**TRUTH:** Health reform will not result in long wait times or rationed health care. We already ration health care in this country based on ability to pay. Those who cannot afford health insurance and those with health insurance that cannot afford their co-pays and deductibles go without needed care and have worse health outcomes. Health reform will expand health insurance and slow the growth in health insurance premiums for these individuals. Health reform also includes significant investments in the health workforce to ensure that there is an adequate supply of doctors and health professionals to provide people with the care they need when they need it.

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**MYTH: The government will pull the plug on dying seniors (i.e. end-of-life planning).**

**TRUTH:** There is nothing in health reform that will deny seniors or any individual needed medical care. Health reform provides for voluntary advanced care planning consultations under Medicare so that seniors can sit down with their health care providers to discuss end-of-life care, rather than leaving these decisions to families during difficult times. The advanced care planning provided for in the legislation allows for thoughtful discussion between a senior, their family, and their health care provider. The government will have no authority over the contents of such plans.

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**MYTH: Small businesses won't be able to afford health coverage.**

**TRUTH:** Health reform includes assistance for small employers, including exemptions from the employer responsibility requirement for certain small businesses and a new small business tax credit for those firms who want to provide health coverage to their workers but cannot afford it today. In addition to the targeted assistance, the Exchange and market reforms provide a long-sought opportunity for small businesses to benefit from a more organized, efficient marketplace in which to purchase coverage.

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**MYTH: The House Tri-Committee bill makes individual private medical insurance illegal and forces individuals into a government-run plan.**

**TRUTH:** The provision to which this myth refers applies to health insurance purchased in the individual market—which does not include group or employer provided insurance. For those individuals with existing individual plans, they would be able to keep the insurance they have. For others, the individual (or non-group) health insurance market will be replaced with a Health Insurance Exchange in which individuals may choose among many options that include private plans and a public health insurance option. Under no circumstances will anyone ever be forced into the public health insurance option. It will be but a choice among many insurance options.

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**MYTH: A government-run plan will put bureaucrats between you and your doctor.**

**TRUTH:** Everyday, insurance company bureaucrats stand between Americans and their doctors, and the ever-growing costs of premiums, co-pays, and deductibles prevent people from seeking the care that they need. Health reform will bring competition and choice to the insurance market and reign in health care costs so that individuals can seek the care they need and the treatments their doctors prescribe.

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**MYTH: Health reform will provide free care for illegal immigrants.**

**TRUTH:** The House Tri-Committee bill explicitly precludes undocumented immigrants from accessing assistance through Medicaid or government-funded affordability credits.

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