



Big insurance companies have created a health care system that costs too much, covers too few and excludes too many. Workers often have to sacrifice needed pay increases to keep their health care benefits. Congress has to stand up for working families and stand up to insurance companies.

- **Health Insurance Reform helps ALL working families Health care will be there for you, no matter what. Health care reform—including private and public health insurance options—will make sure you and your family have access to health care, even if you change jobs, lose your job, get sick or retire.**
- **We can finally bring down health care costs. By capping out-of-pocket expenses, deductibles and co-pays, we can finally reign in health care costs. And by requiring companies to pay their fair share for health insurance for workers, we'll stop them from dumping their health care costs on the rest of us.**
- **We will put an end to insurance company abuses. Under the new legislation, health care companies can't make arbitrary decisions to refuse your claim or deny coverage for things like "pre-existing conditions."**
- **Your doctor will be able to take better care of you. Insurance companies won't be able to tell your doctor what to do anymore. And insurance companies will be required to fully cover regular checkups and tests to keep you healthy.**
- **It will level the playing field for doing business. By requiring companies to pay their fair share for care, health care reform will allow companies with good union health benefits to compete equally against companies that don't provide health insurance.**
- **It will help our economy. As health care costs go down, the costs of doing business will decline, helping businesses to grow and protecting jobs with good benefits.**
- **You can keep your insurance plan. If you have insurance that you like, you can keep it. Your Medicare is safe, too. The health care reform plan only fixes what is broken in our health care system—not what's working.**