

## **Myth's about The Affordable Health Care Law DEBUNKED:**

There's a lot of misinformation out there. For too long, too many hard working Americans paid the price for policies that handed free rein to insurance companies. President Obama's health reform law gives hard working families the security they deserve. The Affordable Care Act holds insurance companies accountable, lowers health care costs, gives Americans more freedom and control in their health care choices and improves the quality of care.

### **Myth de-bunked**

**Health reform will NOT lead to a government takeover of health care.**

#### **Fact**

One independent group actually called this myth the "lie of the year." The Affordable Care Act puts people, not health insurance companies or government, in charge of health care. The new law strengthens the existing employer-based health insurance market while making the market fair for consumers by implementing landmark consumer protections. Families and individuals that don't have access to affordable coverage can receive tax credits to help them purchase coverage in the private health insurance market. There is no government-sponsored, public, or "single payer" plan in the law.

### **Myth de-bunked**

**Businesses will NOT suffer under health reform**

#### **Fact**

Health insurance reform lowers costs for American businesses - especially small businesses - who are struggling to remain profitable and competitive under the status quo. The independent Congressional Budget Office confirmed that the bill would lower health insurance premiums for the same insurance plan by up to 4 percent for small businesses and 3 percent for large businesses, and estimates indicate that reform could save businesses \$2,000 per person in health costs.

### **Myth de-bunked**

**Employers will not stop offering insurance to their workers when the law is implemented.**

#### **Fact**

Independent analyses conducted by the RAND Corporation, Urban Institute, the Congressional Budget Office and Mercer, have found that employers will continue to offer health coverage to their workers. Economists agree that employers offer health insurance to help attract and retain the most talented employees and employers will continue to seek out top talent. Further, when health reform was enacted in Massachusetts more than five years ago, the percent of businesses offering insurance in Massachusetts increase

### **Myth de-bunked**

**Health insurance reform will NOT use your tax dollars to fund abortions.**

#### **Fact**

The health insurance reform legislation maintains the status quo of no federal funding for abortions, except in cases of rape, incest or when the life of the woman is endangered. A federal judge recently wrote "the express language of the [Affordable Care Act] does not provide for taxpayer funded abortion. That is a fact and it is clear on its face.

## **Myth de-bunked**

**The Affordable Care Act will help bring down the cost of health care.**

### **Fact**

The health policy experts and economists who have looked at this legislation have said we are pursuing every possible mechanism to reduce health care costs. The Congressional Budget Office found that health insurance reform will reduce the deficit by \$210 billion in this decade and by more than \$1 trillion over the following 10 years. And a family of four would save as much as \$2,300 on their premiums in 2014 compared to what they would have paid without reform.

## **QUICK STATS ON THE BENEFITS OF THE HEALTH CARE LAW:**

### **Quick Stat**

**Seniors with Medicare are paying less for prescription drugs:**

More than 5.1 million people on Medicare have saved over \$3.1 billion on prescription drugs, including a one-time \$250 rebate check to seniors who fell into the prescription coverage gap or “donut hole” in 2010, and a 50 percent discount on brand-name drugs worth an average of \$604 per person in 2011.

### **Quick Stat**

**More Americans have access to free preventive services:**

In 2011, approximately 54 million Americans had their prevention coverage improve in their private health insurance plans. And an estimated 32.5 million people with Medicare have received one or more free preventive service.

### **Quick Stat**

**In every State and for the first time ever, insurance companies are required to publicly justify their actions if they want to raise rates by 10 percent or more and more states have the authority to reject unreasonable premium increases.**

### **Quick Stat**

**Thanks in part to new tools and resources provided by the Affordable Care Act, health care fraud prevention and enforcement efforts recovered nearly \$4.1 billion in taxpayer dollars in Fiscal Year (FY) 2011 and \$10.7 billion over the last three years.**

### **Quick Stat**

**Since September 2010, approximately 3.1 million young adults have gained coverage through the provision of the Affordable Care Act that enables children up to the age of 26 to stay on their parents' health insurance plan.**