

Health Insurance Reform: Security and Stability for Middle Class

Stability for ALL Arkansans

- Reforming our health insurance system will offer Americans **more stability**:
 - **Stable coverage** that can't be taken away through ups and downs.
 - **Stable costs** that won't eat away at your paycheck and put coverage out of reach.
 - **Stable quality** so you get the treatment you need, when you need it, and from the doctor you choose.
- Reforming health insurance will offer Americans new, high-quality, stable health care coverage options and the option **to keep what they have if they like it**.

But I like my coverage!

- Health insurance reform will allow Arkansans who like what they have the ability to keep their plan. But we'll also make improvements that will create savings and increase the quality of care for all Americans.
- Health insurance reform legislation should allow Americans to select their own health insurance plan, from a range of options, that is best for them and their families; allow Americans to keep the health care plan they have if they like it; and preserve patients' rights to choose their own doctors.

The Cost of Doing Nothing

Skyrocketing health care costs are hurting our economy, our families, and our businesses.

- Many Arkansas families WITH insurance struggle to afford that coverage which might not even meet all of their healthcare needs. In 1997, family health insurance purchased through an employer cost about \$4,500. Ten years later, in 2006, that same insurance doubled to nearly \$10,000. **By 2016, that same insurance plan will cost nearly \$22,000, consuming almost half of projected Arkansas median family income.**
- For Arkansas families, health insurance premiums have skyrocketed, but the same cannot be said for their paychecks. In the race of premiums vs. paychecks, the premiums are winning, 66 percent vs. 11.6 percent. From 2000-2007, **annual premiums for family health coverage** provided through work rose from \$6,355 to \$10,534—an increase of \$4,179, or **nearly 66 percent**. **Arkansas workers' median earnings** increased from \$20,328 to \$22,692—an increase of \$2,364, or **11.6 percent**, over the same period.
- **Those with health insurance pay an additional \$1,500 per year** for their average family premium just to cover those who don't. It is true that hospitals must accept uninsured individuals who show up at their emergency rooms. However, the ER is one of the most expensive places to receive care, and the cost of treating the uninsured gets passed on to those who do have insurance.
- **Doing nothing will guarantee more of the same for American families and small businesses.**
 - Doubling of premiums and increased co-pays, deductibles.
 - Millions of additional Americans being dropped from their insurance or denied coverage.
 - Exploding state deficits and an unsustainable federal deficit.
 - Small businesses struggling to cover employees and remain competitive.