

Got health insurance? Think you don't need reform? Think Again!

Health insurance reform isn't just for the uninsured. People who have coverage need health reform, too. Here are five ways that health reform will help insured people:

- 1** Paying more for health insurance? Since health care costs are going up, employers are cutting back on coverage, leaving workers to pay a higher share of premiums.
Reform will make coverage more affordable for families and curb skyrocketing health care costs.
- 2** Your child may have coverage through your plan for now – but what will happen when he or she grows older? Young adults often go uninsured after they leave their parents' plans but before they find jobs that provide good coverage.
Coverage will be more affordable and easier to buy in the individual market.
- 3** Does your spouse rely on your insurance? Many families include one person who works for a large business that carries the family's insurance, and another who works in a small business that doesn't offer health insurance. That leaves the whole family vulnerable if you lose your job, are in between jobs, or want to retire early.
No matter what happens, your family will have the choice of a quality, affordable insurance plan.
- 4** Want to go into business for yourself? Maintaining coverage will only get more expensive without reform, and most health insurers can refuse to sell you policies.
Health insurance will be more affordable for small businesses. This security will allow them to better innovate, compete, recruit the best talent, and ultimately further the American dream.
- 5** Do you really have good coverage? Many people are surprised to find that when they get very sick, their coverage is not adequate for their needs. They aren't covered for certain services or they are denied coverage and stuck in a morass of appeals.
Reform will improve coverage and ensure that people actually get the coverage they've paid for.

If you like the coverage you have now, you can keep it under health reform – and you and your family will have more protections.