

**Common questions asked about
The America's Affordable Health Choices Act of 2009 (H.R. 3200)
-Updated August 28, 2009-**

What is the Health Insurance Exchange?

A Health Insurance Exchange would establish a marketplace in which businesses, individuals and families could compare coverage options offered by for-profit and non-profit private health insurance plans, as well as public health insurance plans. The establishment of an Exchange would encourage competition between plans and allow consumers to make informed choices based on cost and quality.

What is the public option?

Under H.R. 3200, the Secretary of Health and Human Services would be required to develop a public health insurance option. Like private plans, it must abide by the same insurance market reforms, follow provider network requirements and other consumer protections.

Will H.R. 3200 increase the deficit?

NO. On July 17, 2009 the Congressional Budget Office (CBO) confirmed that the House bill will be fully paid for. CBO estimated that the cost of the bill's reforms was \$1.042 trillion over ten years, while the bill's cost savings and revenues total \$1.048 trillion. Since then, amendments to the bill have trimmed the cost even more.

Will everyone be taxed to pay for H.R. 3200?

NO. Section 441 of the House bill requires the top 1.2% of earners – households with adjusted gross income above \$350,000 (married filing a joint return) and \$280,000 (single) – contribute towards the cost of providing access to affordable health care for all Americans through a new health care surcharge. According to the nonpartisan Joint Committee on Taxation, this surcharge would have no impact on 98.8% of households in the United States.

How does H.R. 3200 affect Medicare?

H.R. 3200 waives all Medicare cost sharing (both co-insurance and deductibles) for preventive services, partially eliminates the Part D “donut hole” and wasteful overpayments to private plans under Medicare, reforms how doctors are reimbursed, and creates new incentives for coordinated, high quality care so that Medicare will remain solvent for generations to come.

Has Congresswoman Susan Davis read H.R. 3200?

YES. In addition, as a member of the House Education and Labor Committee, Susan participated in the Committee's 20 hour “mark up” session of the bill.

Does H.R. 3200 apply to Members of Congress?

YES. Members of Congress receive health care coverage like all other federal employees. Their health care insurance plan will have to meet the same standards and requirements as any other employer-sponsored group health care plan.

Will tax payer dollars be used to pay for undocumented immigrants to be covered under H.R. 3200?

NO. Section 246 of House the bill states, “Nothing in this subtitle shall allow Federal payments for affordability credits on behalf of individuals who are not lawfully present in the United States.”

Does H.R. 3200 include federal public funding for abortions?

NO. Federal funding will not go to cover abortions under H.R. 3200. Private health insurance plans will have the choice of whether to offer these services.

Will the bill encourage or require euthanasia for seniors?

NO. Section 1233 of the House bill would allow senior citizens access to a professional medical counselor. Counseling sessions are not mandatory; they are simply made available to those who wish to use the service if they are unable to receive the information from another source. This means that if a senior is seeking such advice and guidance, Medicare would cover it. This measure would allow Medicare to compensate doctors for discussing with their patients the most difficult care choices—those that happen at the end of life.

Will my health care be rationed by the federal government?

NO. The goal of health insurance reform is to put treatment decisions back into the hands of you and your doctors. Currently, medical treatment is being rationed by insurance companies by denying coverage because of cost or the insurance company's regulations. The House bill will actually help prevent this by prohibiting insurance companies from denying coverage or care based on a pre-existing condition, ban annual or lifetime limits on coverage and prevent discrimination based on gender.

Will all small businesses be taxed?

NO. Sections 411-412 of the House bill state that an 8% payroll tax is phased in for small businesses with an annual payroll from \$250,000 to \$400,000. The payroll tax only applies to those small businesses that choose to not offer health insurance coverage.

Will H.R. 3200 change TRICARE benefits for active duty service members or VA benefits for veterans?

NO. The Secretary of Defense would continue to maintain sole authority over the TRICARE system to enhance the quality and access for all eligible members of the uniformed services. The Department of Veterans of Affairs will continue to provide health care benefits to our nation's veterans.

Is it true that you cannot purchase private health insurance after a bill goes into effect?

NO. Section 102 of the House bill states that you cannot enroll in "grandfathered health insurance coverage" because those plans will no longer comply with the new standards outlined in H.R. 3200. This means that you can still buy private health insurance, but the plans will have to meet new standards to comply with the new laws.

Will H.R. 3200 force Americans to lose their private health insurance coverage and end up in a government-run plan?

NO. According to the Congressional Budget Office (CBO), private insurance coverage will expand by 16 million people under reform. Under H.R. 3200, no one can ever be forced on to the public health insurance option. The bill will create more choice and more options for health insurance coverage.

How can we provide health insurance coverage to more people if we do not hire more doctors?

Division C of the House bill, entitled Public Health and Workforce Development, makes significant investments to train more primary care physicians. There will be loans, incentives, and adjustments for primary care physician payment rates to encourage medical students to choose primary care as their specialties.

Which House Committees held hearings on H.R. 3200?

The House Energy and Commerce Committee, the House Ways and Means Committee and the House Education and Labor Committee.