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Rep. Doris Matsui on Affordable Health Care for America Act

WASHINGTON, D.C. - Today, Congresswoman Doris O. Matsui (CA-05) joined with her colleagues in the House of Representatives to announce historic legislation: the Affordable Health Care for America Act. This landmark reform package will reform our nation's health insurance system, make health coverage more affordable and accessible, and increase the quality of care for all Americans.

Today's announcement comes after several months of discussions between Rep. Matsui and her constituents about ways to improve our current system, feedback which she has used to work with her colleagues to strengthen earlier versions of health insurance legislation debated in Congress. Congresswoman Matsui issued the following statement today at the launch of the Affordable Health Care for America Act:

"The Affordable Health Care for America Act represents the views of the majority of my constituents in terms of making health insurance work for all consumers at a price they can afford. This is truly a consensus piece of legislation that will hold insurance companies accountable, empower patients and their doctors, and make quality insurance accessible for America's seniors and families. It is a stronger and more comprehensive bill because of the feedback and input that I have received from Sacramentans over the past year. Thanks to these conversations, the bill now includes important investments in Medicare, an expansion and strengthening of Medicaid, and a policy allowing young Americans to stay on their parents' health insurance plans while they transition into financial independence.

"The legislation blends the bills passed out of each of the three House committees with jurisdiction over health policy, including the Energy and Commerce Committee upon which I sit. It builds upon the strong foundations put forth in earlier drafts, and includes a number of policies and amendments I championed to invest in wellness and prevention, strengthen the public health system, provide more community-based resources for people with mental illness, and

give seniors choice about where to receive health services. The Affordable Health Care for America Act also includes sweeping new regulations of the insurance industry, such as prohibiting companies from denying coverage to those with pre-existing conditions and making it illegal for insurance companies to rescind people's coverage. Finally, the package includes creation of a public health insurance option that will inject competition into the health insurance marketplace and guarantee that all Sacramentans has access to a comprehensive suite of health insurance benefits.

"We cannot afford not to enact the important protections for Sacramento's families that are included in this legislation. The cost of inaction is too great: the high cost of our current health insurance system is suffocating many of our local families and businesses. The Affordable Health Care for America Act makes important investments in the health and well-being of the American people, our seniors, our economy, and our future. I strongly support it and I look forward to its passage by the House of Representatives in coming days."

The key components of the Affordable Health Care for America Act include:

INCREASING CHOICE AND COMPETITION: *The bill will protect and improve consumers' choices.*

- If people like their current plans, they will be able to keep them.
- For individuals who aren't currently covered by their employer, and some small businesses, the proposal will establish a new Health Insurance Exchange where consumers can comparison shop from a menu of affordable, quality health care options that will include private plans, health co-ops, and a new public health insurance option. The public health insurance option will play on a level playing field with private insurers, spurring additional competition.
- This Exchange will create competition based on quality and price that leads to better coverage and care. Patients and doctors will have control over decisions about their health care, instead of insurance companies.

GIVING AMERICANS PEACE OF MIND: *The legislation will ensure that Americans have portable, secure health care coverage – so that they won't lose care if their employer drops their plan or they lose their job.*

- Every American who receives coverage through the Exchange will have a plan that includes standardized, comprehensive and quality health care benefits.
- It will end increases in premiums or denials of care based on pre-existing conditions, race, or gender, and strictly limit age rating.
- The proposal will also eliminate co-pays for preventive care, and cap out-of-pocket expenses to protect every American from bankruptcy.

IMPROVING QUALITY OF CARE FOR EVERY AMERICAN: *The legislation will ensure that Americans of all ages, from young children to retirees have access to greater quality of care by focusing on prevention, wellness, and strengthening programs that work.*

- Guarantees that every child in America will have health care coverage that includes dental,

hearing and vision benefits.

- Provides better preventive and wellness care. Every health care plan offered through the exchange and by employers after a grace period will cover preventive care at no cost to the patient.
- Increases the health care workforce to ensure that more doctors and nurses are available to provide quality care as more Americans get coverage.
- Strengthens Medicare and Medicaid and closes the Medicare Part D “donut hole” so that seniors and low-income Americans receive better quality of care and see lower prescription drug costs and out-of-pocket expenses.

ENSURING SHARED RESPONSIBILITY: *The bill will ensure that individuals, employers, and the federal government share responsibility for a quality and affordable health care system.*

- Employers can continue offering coverage to workers, and those who choose not offer coverage contribute a fee of eight percent of payroll.
- All individuals will generally be required to get coverage, either through their employer or the exchange, or pay a penalty of 2.5 percent of income, subject to a hardship exemption.
- The federal government will provide affordability credits, available on a sliding scale for low- and middle-income individuals and families to make premiums affordable and reduce cost-sharing.

PROTECTING CONSUMERS AND REDUCING WASTE, FRAUD, AND ABUSE: *The legislation will put the interests of consumers first, protect them from problems in getting and keeping health care coverage, and reduce waste, fraud, and abuse.*

- Provides transparency in plans in the Health Exchange so that consumers have the clear, complete information, in plain English, needed to select the plan that best meets their needs.
- Establishes consumer advocacy offices as part of the Exchange in order to protect consumers, answer questions, and assist with any problems related to their plans.
- Simplifies paperwork and other administrative burdens. Patients, doctors, nurses, insurance companies, providers, and employers will all encounter a streamlined, less confusing, more consumer friendly system.
- Increases funding of efforts to reduce waste, fraud and abuse; creates enhanced oversight of Medicare and Medicaid programs.

REDUCING THE DEFICIT AND ENSURING THE SOLVENCY OF MEDICARE AND MEDICAID. *The legislation will be entirely paid for – it will not add a dime to the deficit. It will also put Medicare and Medicaid on the path to a more fiscally sound future, so seniors and low-income Americans can continue to receive the quality health care benefits for years to come.*

- Pays for the entire cost of the legislation through a combination of savings achieved by making Medicare and Medicaid more efficient – without cutting seniors’ benefits in any way – and revenue generated from placing a surcharge the top 0.3 percent of all households in the U.S. (married couples with adjusted gross income of over \$1,000,000) and other tax measures.
- The Congressional Budget Office estimates the bill will reduce the deficit by at least \$100

billion over ten years.

- Estimates also show the bill will slow the rate of growth of the Medicare program from 6.6 percent annually to 5.3 percent annually.

To view a copy of the Affordable Health Care for American Act, H.R. 3926, click [here](#) .

To view a bill summary, detailed fact sheets and more information on what the health insurance reform will mean for American, click [here](#) .

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