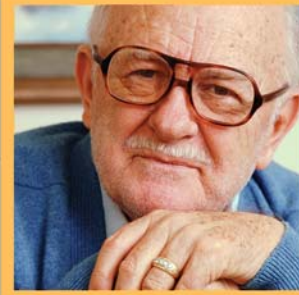




**Consumers for
AFFORDABLE
Health Care**

Advocating the right to quality,
affordable health care for
every man, woman, and child.



If you or someone you know has
a problem with health insurance,
call our Helpline at
1-800-965-7476

If you are a business with 50 or more employees and
have part time or seasonal employees, call CAHC to
learn more about a new opportunity in ME to offer
coverage to your workforce.
Our office number is 622-7045.

If you are looking for more information on national health care reform,
see a summary on the next page or go to www.maine cahc.org and click on
“National Health Reform - Community Catalyst”
in the “What’s New” section.

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Welcome

For over 20 years we have worked to protect the rights of health care consumers in Maine. We are a nonprofit, nonpartisan research and advocacy organization committed to helping Maine people obtain quality, affordable health care.

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What's New

- November 9, 2009
[CAHC Summary of National Health Reform](#)
- November 5, 2009
[National Health Reform - Community Catalyst](#)
- November 1, 2009
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What Does Health Care Reform Mean to Me?

Like most people, you probably have questions about health care reform. It is difficult to get clear answers until the final legislation is signed—and reform measures are put into practice—but there are some things we are pretty sure will be part of final health reform:¹

How does health care reform change how and where people get their health insurance?

The basic system we have stays the same, with insurance coverage provided by private insurance companies and mostly through employers. Health care reform legislation won't dictate whether you keep your current insurance plan or not.

Will health care reform affect my ability to choose a doctor? Health care reform legislation won't dictate who your doctor will be. If you like your current doctor, you'll be able to keep that doctor.

If I have a health problem, will health care reform make it easier for me to get coverage? Health reform legislation will keep insurance companies from denying coverage or raising the cost of premiums based on a person's medical history. People with conditions like diabetes or heart disease will most likely be guaranteed insurance at the same rates as other people the same age without those health problems. This protection is important in a rural state like Maine, where we have a high population of people over 65, and we have a lot of people with diabetes, heart disease, asthma and cancer.

Will I have to buy health insurance? One of the key elements of health care reform is to stop insurance companies from denying coverage to people who have medical problems. But in order for that to work, everyone needs to buy into the system. As more people pay into the "insurance pool," costs are kept down for everyone.

Even with health reform, health insurance will still be too expensive for many people—especially Maine's low and middle class. To help with costs, there will be subsidies for people with lower incomes. These subsidies are very important in Maine, where premium costs have grown about five times faster than our paychecks.²

If I am a small business owner, what are the benefits of health reform to me and my employees? Recent studies show that small businesses are likely to see premiums rise 15% in the coming year, which is **double the rate** of last year's increase.³ That kind of increase will force businesses under.

To guard against big increases in premium costs, small businesses that meet certain criteria may be able to purchase health insurance through an "insurance exchange," where they could choose among plans that would provide coverage at lower costs than they could find in the current "small group" market. In fact, small businesses that choose one of the plans in this exchange could save 25 percent on their premium costs by 2016.⁴

Many small businesses that provide health insurance for their employees would receive a tax credit to alleviate their high costs and encourage coverage for employees. The tax credit would be targeted to firms that employ low-wage workers.

The current reform options include financial incentives for medium- and large-sized businesses to provide health insurance coverage through so-called "pay-or-play" provisions. Businesses with payrolls or employment levels below a certain threshold, which would include the vast majority of small businesses in Maine, **would be exempt** from pay-or-play provisions.

(Footnotes)

¹ Content modified from: <http://www.webmd.com/healthy-aging/health-care-reform-9/questions-answers>, accessed 11/5/09

Content modified from: <http://www.whitehouse.gov/administration/eop/cea/Health-Care-Reform-and-Small-Businesses/>, accessed 11/5/09

² <http://www.familiesusa.org/assets/pdfs/costly-coverage/maine.pdf>, accessed 11/5/09

³ <http://www.reuters.com/article/pressRelease/idUS224076+03-Nov-2009+PRN20091103>, accessed 11/5/09

⁴ In remarks from President Obama to Chamber of Commerce, small business owners and other organizations, October 29, 2009.