

# “Talking Turkey”



## Surviving Health Reform Conversations This Thanksgiving Season

It's easy to imagine. You're enjoying a wonderful Thanksgiving meal with your family, savoring that last piece of pumpkin pie, when the conversation abruptly turns from the big game on television to the big game in Washington. Suddenly you realize that your closest relatives have no idea what is in the new health reform law – or even worse –

believe the malicious lies and rumors surrounding it. Your first instinct may be to run and get a DNA test. Luckily, you know exactly what to say to each of your relatives to debunk any false notions they have, and you can help them understand how their lives will improve under the Affordable Care Act.

### **Grandma, who's on Medicare: “Reform's going to destroy Medicare!”**

Perhaps Grandma fell for some of the opposition scare tactics and now expects death panels and the ruination of Medicare. Short of unplugging her cable television, you can gently assure her that health reform actually strengthens Medicare and lowers some of her out-of-pocket costs.

**What to tell grandma:** Health reform gradually eliminates the Part D doughnut hole, meaning that if your grandma is one of the 3.4 million beneficiaries who fall into the doughnut hole each year, she will receive substantial and immediate savings. In addition, she will get free preventive care, so she can save those dollars she would have spent on check-ups for spoiling her grandkids.

### **Uncle, 52 and laid off: “No job, no insurance – what am I going to do?”**

Your uncle thought he could count on his health insurance, just like he can always count on watching football after the turkey dinner. Turns out, that's not the way the insurance game works. Now, out of a job and not yet eligible for Medicare, your uncle may struggle to find affordable coverage in the individual private market.

**What to tell your uncle:** Health reform will guarantee that older adults who are no longer covered by their employer will be able to get high-quality, affordable health care through a new marketplace called a health insurance “exchange.” The exchange will allow your uncle to easily compare different plans and pick the one that best suits his needs.

## **Aunt, with a pre-existing condition: “I always worry that one day the insurance company will just cut me off.”**

Like a vegan on Thanksgiving, she may feel like there just isn't anything in it for her. But that simply isn't true. Even though her breast cancer has been in remission for years, insurance companies in most states are currently allowed to deny her coverage based on this pre-existing condition.

**What to tell your aunt:** Health reform is bringing long-overdue consumer protections to the private health insurance market so that she can no longer be denied coverage or charged exorbitant premiums because of her pre-existing condition, health status, or gender. Plus, the cost protections in the exchange will prevent her income from being “gobbled” up by insurance premiums.

## **Cousin, just out of college: “There are no jobs with insurance out there.”**

In this economy, finding a job right out of college can be more difficult than figuring out what to do with all that leftover turkey, and finding one that also offers health insurance can be even more challenging.

**What to tell your cousin:** Health reform will allow your cousin to stay on his parent's health insurance plan until he turns 26. He may not yet have his dream job, but at least he can rest assured knowing that he will no longer have to go without needed care as he builds his new career.

## **Sister, small business owner: “It's tough paying for employee health coverage.”**

Your sister may be more interested in the day-after-Thanksgiving sales than what's going on in Washington, but it's important to remind her that she too will benefit from health reform. Like thousands of small business owners, your sister may want to offer her employees quality health coverage but fear she can't afford to do so.

**What to tell your sister:** Health reform will give her the opportunity to provide affordable coverage to her employees at a fair price. She will be able to shop for coverage in the exchange, where she can easily compare prices, services, and the performance of various health plans. And a new tax credit will help pay a portion of her cost for employee coverage.



## **Take a moment to think about others**

Perhaps your family is lucky in that everyone is in good health and securely employed. But before they write off health reform, have them consider how it will help families who are less fortunate. Health reform will provide secure and stable health insurance for millions of American families. In addition, it will help protect the health of the lowest-income individuals by expanding the Medicaid program and providing subsidies in the exchange.

If none of what you say works, and members of your family continue to argue over the merits of reform, politely remind them that all this screaming could cause high blood pressure – which is, after all, a pre-existing condition!