



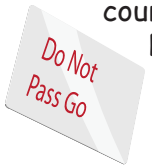
What Do You REALLY Know About Health Reform?

The health reform debate has escalated to the point that it's hard to separate fact from fiction. Unfortunately, the debate often focuses on the bad things people are afraid might happen if health reform is passed. This time, let's look on the bright side. The following is a list of some of the good things that will happen if health reform is enacted. There are four lies hidden in this list of otherwise true statements about health reform. Can you identify which things are just too good—too crazy—to be true about health reform?

1. Health reform will provide unlimited, free health care to all Americans. Everyone will also get a pony. **True or False?**



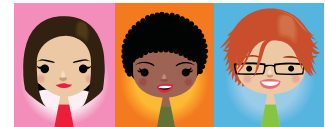
2. Right now, insurance companies can limit how much health care they'll cover over the course of the year, or over your lifetime; if you go over their limit, you're out of luck. Do not pass go, do not collect \$200. You should have done a better job planning your illnesses and accidents, after all. Health reform will keep insurance companies from doing this, so you'll be free to get as sick as you want, as often as you want, without worrying about yearly or lifetime spending caps. **True or False?**



3. If you've ever been in less than perfect health, you can currently be denied coverage because you have a pre-existing condition (otherwise known as being alive). We're not just talking life-threatening diseases here, we're also talking hang nails, carpal tunnel, getting a prescription filled—basically anything that suggests you might actually use your health insurance. After health reform, the pre-ex police will have to find a better way to pass the time, because they won't be allowed to deny anyone anything because of pre-existing conditions. **True or False?**



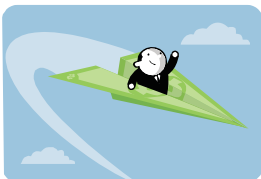
4. Women are charged more than men for the same health coverage. A lot more. Like as much as 140% more. And most health insurance policies you can buy on your own don't even cover pregnancy (not to mention the fact that pregnancies can also count as pre-existing conditions). Health reform will put an end to these crazy practices so that men and women pay the same price for the same policy. Period. **True or False?**



5. By now, everyone has heard of the infamous "death panels" that some people think are out to get grandpa. Under health reform, you will be spared from the death panels if you can prove that you don't have any pre-existing conditions, and you can grant immunity to one grandparent, too. Choose wisely. **True or False?**




6. Our health insurance premiums don't just go to pay for health care services. They also pay for big-dollar advertising blitzes, multi-million-dollar salaries for their CEOs, and padding company profit margins. Health reform will make insurance companies use more of the premiums they collect to pay for real, live health care services. They'll get to keep enough to keep the lights on (a lot of lights) and we'll get a lot more health care for our money. **True or False?**



7. Small businesses are really getting slammed by the cost of health insurance for their employees, and some just plain don't offer coverage at all (not the best way to attract new employees). Under health reform, small businesses will get a tax break so they can cover their workers. **True or False?**



 8. There isn't really a safety net for poor people today. Medicaid basically won't cover you unless you're under age 19 or have a kid, a bun in the oven, or a disability. If you're poor and don't have kids, you're out of luck in almost every state. Health reform will fix Medicaid so the poor can get coverage just for being poor. No bun in the oven required. **True or False?**

9. Health care is so expensive right now that it's literally bankrupting people. Health reform will stop medical bankruptcy in its tracks by limiting how much you can be required to pay, no matter how sick you get or how expensive your care is. It's kind of like having "insurance" for your health. Oh wait, that's the whole point of insurance in the first place . . . **True or False?**



10. Americans aren't getting enough exercise or eating enough fruits and veggies these days, which is making us less healthy and driving up health care costs. Health reform will provide all Americans with free gym memberships and vouchers for five free servings of fruit and vegetables a day. **True or False?**



11. Medicare is there for all of us when we reach 65 — a good thing, since most of us won't have a lot of gold in those "golden years." And it can take more than grandma's penny jar to pay for a check-up or buy prescription drugs under Medicare. Under health reform, grandma will be able to keep her pennies for bingo (or poker) - no more fees for check-ups and other preventive services, and grandma's pill bill will go down, too. **True or False?**

12. Americans love choices. Can't get enough of 'em. Which is why health reform is actually going to increase the number of choices people have when it comes to health coverage. Lose your job? No problem, there are options for you and your family. Found out the coverage you have isn't so snappy? Just hop online and find a plan you like better. And it will be affordable. The government will even help you out if it's squeezing your budget too much. **True or False?**



13. Health care isn't just expensive for people. With veterinary visits often costing over \$100 a pop, it's expensive for our pets, too! Health reform doesn't stop at covering more people, it also creates a new program—Peticare—so that Fido, Buster, and Spot can get the veterinary care they need at a price their owners can afford. Healthier pets mean healthier people. **True or False?**

Answers: 1. False; 2. True; 3. True; 4. True; 5. False; 6. True; 7. True; 8. True; 9. True; 10. False; 11. True; 12. True; 13. False.