

# TEXAS VOICE FOR HEALTH REFORM

## Texans at Every Income Win with Private Insurance Reforms in National Health Reform Bills

Health reform must end common insurance company practices of cherry-picking healthy people and making it difficult for others to get or keep affordable coverage. As long as any Texan can be denied coverage or charged several times what another Texan pays for the exact same coverage, most Texans will not feel that Congress has enacted meaningful reform.

Changes needed through health reform:

How the bills stack up:

### You Can't Be Denied Coverage

Reform must make full coverage available to everyone who wants it and stop insurance companies from rejecting or dropping people when they get sick. Today, Texans who buy coverage directly from insurance companies can be denied or given less coverage based on their medical history, credit history, type of job, and other factors, and are at risk of having their coverage revoked if they get sick.

#### House Bill



Guarantees stable coverage that you can count on to be there for you

#### Senate Bill



Guarantees stable coverage that you can count on to be there for you

### No More Pre-existing Condition Exclusions

Reform must stop insurance companies from excluding treatment for pre-existing conditions. We need good coverage when we are healthy and when we get sick. Today, Texans face pre-existing condition waiting period of up to two years.



Bans pre-existing condition exclusions



Bans pre-existing condition exclusions

### Premiums Must Be Fair and Reasonable

Reform must stop insurance companies from pricing some people out of the market by basing premiums on a person's health status, medical history, gender, type of job, etc. Today, Texas small businesses pay more than larger businesses for the same coverage. Texas small employers pay as much as \$29,000 per employee per year based on the size and type of businesses and health status, gender, and age of employees.



Premiums won't go up if you get sick and will be affordable as you age. Small businesses will pay the same as large companies



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### No More Annual or Lifetime Caps on Coverage

Reform must stop insurance companies from arbitrarily limiting coverage to a certain dollar amount every year or over a lifetime. These caps ration care for those most in need and expose people with coverage to bankruptcy from health care bills. Today, some health insurance companies in Texas market policies that provide little protection with benefit caps as low as \$1,500 per year.



No caps on coverage. Your benefits won't run out leaving you with huge medical bills



No caps on coverage. Your benefits won't run out leaving you with huge medical bills