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January 2010

Historic Health Reform: Reducing Costs, Improving Coverage, Enhancing Care, and Holding Insurance Companies Accountable

Dear Friends,

Last month the Senate voted to pass the *Patient Protection and Affordable Care Act*, the most meaningful improvement to our health care system since enactment of Medicare and Medicaid four and a half decades ago.

The Senate and House of Representatives are now merging their respective bills and expect to deliver a final piece of legislation to President Obama in the coming weeks. While the negotiations continue, I wanted to provide an update on how health reform would help Ohioans.

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Costs, Coverage, and Hidden Taxes

The bill passed by the Senate, with my support, would lower costs for middle-class families with insurance, while providing help to 31 million Americans who lack it – including the 1.4 million Ohioans who are currently uninsured.

It would eliminate the \$1,100 hidden tax that Ohioans with insurance now pay to help cover the costs of caring for the uninsured. It would also prohibit insurance companies from using huge portions of your premium dollars for advertising, corporate retreats, executive salaries, and unheard-of profits instead of providing coverage for your medical care. And it would give more than 118,000 Ohio small businesses an immediate tax credit to help them afford health benefits for their workers.

Holding Insurance Companies Accountable

The bill would curb insurance company abuses – like denying coverage for pre-existing conditions, charging women more than men for the same policy, and imposing arbitrary annual and lifetime caps on benefits.

The *Patient Protection and Affordable Care Act* would end the shameful insurance practice of rescission, which retroactively cancels your insurance when you get sick. It would close the prescription drug coverage gap (the "donut hole") for seniors and provide them with free annual checkups and preventive services for the first time. The bill would also extend the financial security of Medicare by nearly a decade.

Historic Health Reform and You

This bill means insurance companies will have to play by a new set of rules – that will lower costs and expand coverage. It means you will no longer be denied medical care because of a pre-existing condition, age, gender, or medical history. It means health security for you and your family, whether you're uninsured or have health insurance that could be eliminated with a job loss or illness. It means Ohio's seniors will be able to afford prescription drugs and access much needed medical care. And, this bill means Ohio small business owners can do right by their employees and no longer face double-digit premium increases year after year after year.

Throughout the health insurance reform debate, I received thousands of letters, emails, and phone calls from Ohioans expressing their ideas, concerns, and comments. Please continue doing so by visiting www.brown.senate.gov.

Once President Obama signs this important bill into law, I'll be certain to provide you an update on this historic step toward a health care system that works for all Americans.

Sincerely,

Sherrod Brown



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