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## Health Reform: Ends Industry Discrimination Against Women, Protects Ohio's Seniors

November 2009

Dear Friends,

I'm fighting for health reform that will reduce your costs and provide access to affordable, quality health care to all Ohioans.

An important part of health reform is closing the gender gap in the health insurance market, where too many women are denied care and are subjected to discriminatory health insurance practices. Health reform would also help bring down health costs for Ohio's seniors, who have been sharing with me their heart-breaking health care stories through letters, emails, phone calls, or in person as I travel the state.



Sen. Brown reads health care letters from Ohioans on the Senate floor. [Click here](#) to view the video.

Please continue [sharing your stories](#) on what health reform means to you. If you have any questions or comments about health reform, please don't hesitate to call my office at 1-888-896-6446, write me, or visit [www.brown.senate.gov](http://www.brown.senate.gov).

### Health Reform for Women

In the private health insurance market today, insurance companies are allowed to deny care or charge higher premiums based on gender, a history of domestic violence, or pre-existing conditions such as pregnancy. A woman can't be denied a job because she's pregnant, but she can be denied health insurance. That's not right.

[\(Read More\)](#)

#### What We Can Do

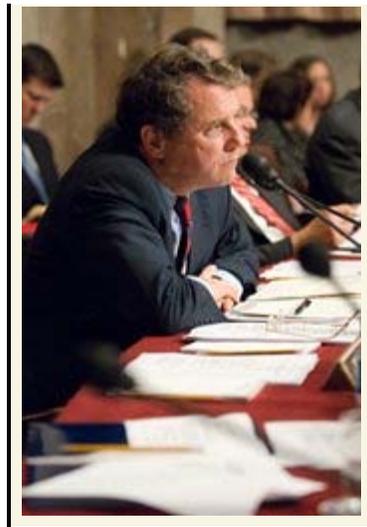
As your United States Senator, my top priority is ensuring the best constituent services possible. My office is able to help you with concerns and questions you have about the federal government. We can also help you navigate federal programs and agencies. [Click here](#) »

#### Website

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### **Health Reform for Ohio's Seniors**

Health reform is about providing Ohio's seniors with the health care that covers the uninsured, reduces costs, and improves the Medicare program on behalf of the 45 million Americans it serves.



Sen. Brown discusses Health Reform with Ohioans

### ***Providing Affordable Preventive Care***

Too often, Ohio's seniors forgo preventive care because the copayments are too expensive. For instance, seniors on Medicare must pay 20 percent of the cost of many preventive services. This means that a \$700 colonoscopy costs a senior \$140 out-of-pocket – a price that's simply too expensive. The health reform bill would eliminate deductibles and co-pays for preventive care and provide seniors with free yearly physical exams, allowing doctors to catch diseases earlier.

### ***Saving You Money on Cheaper Prescription Drugs***

Health reform would bring down the cost of prescription by dramatically reducing the coverage gap in Medicare Part D's prescription drug "donut hole." In 2007, over eight million seniors hit the "donut hole" – where average drug costs are \$340 per month, or \$4,080 per year. Health reform would provide a 50 percent discount for drug costs in the "donut hole" – saving tens of millions of dollars for seniors.

[\(Read More\)](#)

### ***Preserving Medicare and Protecting Your Retirement Benefits***

Health reform would also establish better ways of paying certain health care providers to reduce unnecessary spending in the Medicare program. These changes would prevent the depletion of the federal trust fund that sustains both traditional Medicare and Medicare Advantage plans.

[\(Read More\)](#)



Sen. Brown meets with Ohioans at a health care roundtable in Middleburg Heights

### **Important Information on COBRA Continuation Coverage Assistance**

Earlier this year, I fought to include a COBRA subsidy in the American Recovery and Reinvestment Act to make sure our workers have the health insurance they need to stay healthy, find new jobs, and provide for their families.

COBRA Continuation Coverage Assistance is available through the U.S. Department of Labor

and enables dislocated workers to stay on their employer group health plan while they look for a new job and provide for the health and financial security of their family. The COBRA subsidy is available to individuals involuntarily terminated between September 1, 2008 and December 31, 2009. I encourage all eligible Ohioans to apply for this subsidy as soon as possible.

Please contact my office if you have any questions on COBRA Continuation Coverage Assistance. To find out if you're eligible for the COBRA subsidy, please visit the U.S. Department of Labor website by clicking [HERE](#).

Thank you for taking the time to read this newsletter. Please don't hesitate to send it along to a friend or family member or to contact me with your comments, concerns, or questions by visiting [www.brown.senate.gov](http://www.brown.senate.gov).

Sincerely,



Sherrod Brown

**Health Reform for Women *continued*:**

A 40 year-old woman, for example, is often charged anywhere from 4 to 48 percent more than a 40 year-old man for the same plan.

Health reform will finally put an end to "gender rating" practices that deny access to quality, affordable health insurance for women. No more gender discrimination or coverage denials because of pre-existing conditions. No more exploitation of a woman's health history – particularly a history of domestic violence – to inflate insurance company premiums and profits.

These practices should never have been permitted, and when health reform passes they no longer will be. The time has come to end gender discrimination in health insurance coverage and bridge the gender gap in our current health care system.

**Saving You Money on Cheaper Prescription Drugs *continued*:**

One reason seniors end up in the "donut hole" is because of expensive biologic drugs that treat cancer, Alzheimer's, rheumatoid arthritis, diabetes, and other conditions. I'm [leading the fight](#) to enable seniors to access generic, affordable versions of these expensive medications.

Health reform would also give Medicare the authority to negotiate bulk discounts on prescription drugs, which other major purchasers of prescription drugs already do. Medicare-discounted prescription drugs would reduce out-of-pocket costs and provide new savings for Ohio's seniors.

**Preserving Medicare and Protecting Your Retirement Benefits *continued*:**

Health reform would also reduce the cost of retiree health coverage and help prevent further erosion in retiree benefits. I know how important retiree health coverage is to seniors, and we must prevent employers from reducing or dropping it.



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