

## How Health Insurance Reform Will Help Your Family

### Lower Costs for American Families

**Preventive Care for Better Health and Lower Costs:**

Prevents insurance companies from charging you for preventive care so illness and disease can be prevented instead of just treated when it's too late and costs more.

**Insurance Industry Reforms that Save You Money:**

Puts a cap on what insurance companies can force you to pay in out of pocket expenses and deductibles. Eliminates yearly and life-time limits on how much insurance companies cover if you get sick.

### Greater Choices for American Families

**One-Stop Shopping – Putting Families in Charge:**

With the new health insurance exchange you can easily compare insurance plans, prices and performance so you can decide which quality affordable insurance option is right for you.

**Insurance Security:**

Health insurance reform will ensure that you and your family always have guaranteed choices of quality, affordable health insurance whether you lose your job, switch jobs, move or get sick. With a competitive public insurance option, you will also benefit from increased competition that holds insurance companies accountable.

### Quality, Affordable Health Care for all Americans

**Ending Insurance Company Discrimination:**

Health insurance reform will prevent insurance companies from denying you health insurance because of a pre-existing health condition and it will prevent them from dropping your coverage if you get sick or charging you more because of your health or gender.

**Tax Credits and Premium Assistance for Families and their Employers:**

Health insurance reform provides credits and assistance to working families to make sure they can afford quality coverage and to small businesses so they can offer competitive, affordable rates to their employees.