

Key Policy Messages You Should Deliver to Senators

Affordability

- The Senate bill **must protect working families from high premiums** and excessive out-of-pocket costs.
- To do this, the Senate bill must:
 - Have premium protections for middle class families - people in families up to 400% of the federal poverty level (\$88k for a family of four)
 - Assist people who are stuck with poor quality, high-cost insurance at work.

Good Benefits

- Benefits should be at least as good as what Members of Congress and federal workers receive – a standard that is already lower than what typical employer-sponsored plans offer.

Public Option

- A strong public option must be included in the Senate bill. The **public option** will achieve two necessary goals: it will lower costs and keep insurance companies honest. Insurance reform is not enough, and **a private co-op plan is not a substitute.**
- The public option should be:
 - National (not a separate plan in every state)
 - Available on day one
 - Have the authority to establish payment rates that pay providers fairly, like Medicare does

Employer Responsibility

- A strong employer role is central to guaranteeing affordability of reform for families and for the government, with special assistance to low-wage workers in small businesses.
- Employers should have a responsibility to offer plans with good benefits and protection from high-cost premiums and out-of-pocket costs, and to pay a reasonable share of premiums.
- We have serious concerns about the so-called “free-rider” provision. Requiring employers to reimburse the cost of only employees on Medicaid or who receive subsidies through the exchange will lead to hiring discrimination based on an applicant’s age, family size, marital status, or family income.

Progressive Financing, Not Taxing Benefits or Insurance

- Income inequality is the highest in decades. The richest Americans should pay part of the price of insuring those with limited means. Even the House bill asks the richest Americans to contribute **less than was given away by the Bush tax cuts.**
- Reform should not come at the expense of working Americans who have sacrificed wages for good benefits. We should not tax high-cost health insurance or benefits.

Key Political Messages Senators Should State Publicly and/or Deliver to Reid & Durbin

It's time to move forward with a good bill that has majority support in the Senate.

Senator Charles Grassley: "I take pride with being an obstructionist." (Politico, 7/6)

White House Chief of Staff Rahm Emanuel: "The Republican leadership has made a strategic decision that defeating President Obama's health care proposal is more important for their political goals than solving the health insurance problems that Americans face every day." (NYT, 8/18)

- **Political arguments for moving the process forward.**
 - We have delayed action for months in hopes of bipartisanship. September 15 must be a hard deadline for Senate Finance Committee action.
 - The bill that emerges on September 15 must gain the support of a majority, rather than being weakened severely in an attempt to win Republican votes.
 - Republicans with no intention of supporting any bill are holding the Senate Finance Committee hostage – and threatening health reform and all of our political fates in the process. We need to move forward with a bill that gets the support of a majority of the Senate. And, no filibusters.
 - The HELP Committee took months to draft a bill, accepted 161 Republican amendments, and engaged in 50 hours of debate on a proposal. This deliberative effort cannot be ignored by Senate leadership or colleagues on the Finance Committee.

- **Political arguments for a good bill.**
 - To get political traction with Democrats across the country, the bill that goes to the Senate floor should be no weaker than the HELP bill on benefits, affordability, public option and employer responsibility.
 - A reform bill that creates a mandate to purchase private insurance, with inadequate subsidies and no public option, is a political liability.