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## ACTION ALERT

**DATE:** October 30, 2009  
**TO:** Concerned Parties  
**FROM:** Hilary O. Shelton, Director, Washington Bureau

### **NAACP Urges Congress to Act Quickly to Reform Current Broken Health Care System**

***NAACP DISPELS DECEPTIVE AND MISLEADING MYTHS AROUND HEALTH REFORM DEBATE AND STRONGLY SUPPORTS PUBLIC OPTION***

#### **THE ISSUE:**

Too many Americans today are straining under the burden of two related trends: shrinking health care coverage and rising health care costs. Over the last decade, millions of Americans have found themselves uninsured, and millions more have become underinsured as the value of their coverage has declined. In the years 2008 – 2010, it is estimated that approximately 6,000 people a day, or almost 7 million Americans total, will lose their health insurance. At the same time, health insurance premiums and out-of-pocket costs have risen steadily, and the number of families who are facing unmanageably high health care costs continues to grow. In fact, nearly one in four non-elderly Americans are in families that will spend more than 10% of their pre-tax dollars on health care in 2009, and the vast majority of them (more than 82%) have health care insurance. Furthermore, in the United States today the color of your skin, your ethnic background and where you live can not only influence your health care access and quality; they can determine them. And while medical science has made a lot of advances over the last 10 years, the gains made by the discovery of new drugs and treatments have not passed on to all segments of our population.

Health care reform is currently moving through Congress, and the NAACP is working hard to ensure that the final product has the following four elements: (1) Full health care coverage that is affordable to every individual, family and business which also provides coverage for pre-existing conditions; (2) Standard, comprehensive health care benefits that meet everyone's needs from preventive to chronic care; (3) Equity in health care access, treatment, research, and resources to people and communities of color and stronger health services in low-income communities; and (4) The choice of a private (allowing recipients to stay with their existing health care coverage if they choose) or public health care plan, which includes a new public health care plan (the "public option") that will provide a guaranteed backup which will always be there to ensure quality, affordable health care coverage no matter what. In order to ensure that we cover as many people as possible, we must also ensure that we have a "robust", or strong public option.

[More...](#)

## **THE ACTION WE NEED YOU TO TAKE:**

Contact your Representative and both your Senators and **URGE THEM TO PASS COMPREHENSIVE HEALTH CARE THAT OFFERS AFFORDABLE, QUALITY CARE TO ALL AMERICANS THROUGH A ROBUST PUBLIC OPTION AND ELIMINATES RACIAL HEALTH CARE DISPARITIES.** To contact your Senators and Representative, you may:

✓ **Make a Phone Call:**

Call your Senators and your Representative in Washington by dialing the Capitol Switchboard and asking to be transferred to your Senators'/Congressman's offices. The switchboard phone number is **(202) 224-3121** (see message section, below).

✓ **Write a Letter**

To write letters to your Senators, send them to:

The Honorable (name of Senator)

U.S. Senate

Washington, D.C. 20510

To write a letter to your Representative, send it to:

The Honorable (name of Representative)

U.S. House of Representatives

Washington, D.C. 20515

**A SAMPLE  
LETTER IS  
ATTACHED**

✓ **Send a Fax**

If you would like to send a fax, call your Senators' or Representative's offices (through the Capitol switchboard) and ask for their fax numbers (you can use either the attached sample letter or the message box, below).

✓ **Send an E-Mail**

To send an e-mail to your Senators, go to [www.senate.gov](http://www.senate.gov); click on "*Find Your Senators*". Look up your Senators by state; go to their web sites for e-mail addresses.

To send an e-mail to your Representative, go to [www.house.gov](http://www.house.gov), and click on "*Write Your Representative*" (on the left hand side, just under "find your Representative"). This will help you identify who your congressman is and how to contact him/her.

REMEMBER TO CONTACT BOTH YOUR SENATORS!!!!!!

## **THE MESSAGE**

- Too many Americans today are straining under the burden of two related trends: shrinking health care coverage and rising health care costs.
- In the United States today the color of your skin, your ethnic background and where you live can not only influence your health care access and quality; they can determine them.
- Any health care plan that is comprehensive needs to ensure affordable, quality care to all Americans through a robust public option and eliminates racial health care disparities including coverage for pre-existing conditions.

THANK YOU FOR YOUR ATTENTION TO THIS IMPORTANT MATTER!!!

If you have any questions, call Hilary Shelton at the Washington Bureau at (202) 463-2940.

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To become an NAACP member or to sign up for e-mail legislative and press updates, visit [www.naacp.org](http://www.naacp.org)

## Sample Letter

(date)

The Honorable \_\_\_\_\_  
United States Senate / House of Representatives  
Washington, D.C. 20510 / 20515

### RE: COMPREHENSIVE HEALTH CARE REFORM

Dear Senator / Representative \_\_\_\_\_;

As your constituent, I would urge you to do all you can to ensure that comprehensive health care reform ensures affordable, quality care to all Americans through a robust public option and eliminates racial health care disparities. Too many Americans today are straining under the burden of two related trends: shrinking health care coverage and rising health care costs. Over the last decade, millions of Americans have found themselves uninsured, and millions more have become underinsured as the value of their coverage has declined. At the same time, health insurance premiums and out-of-pocket costs have risen steadily, and the number of families who are facing unmanageably high health care costs continues to grow. Furthermore, in the United States today the color of your skin, your ethnic background and where you live can not only influence your health care access and quality; they can determine them. And while medical science has made a lot of advances over the last 10 years, the gains made by the discovery of new drugs and treatments have not passed on to all segments of our population.

As such, any comprehensive health care reform package must: (1) Provide full health care coverage that is affordable to every individual, family and business and covers all pre-existing conditions; (2) Contain standard, comprehensive health care benefits that meet everyone's needs from preventive to chronic care; (3) Provide individuals with the choice of a private or public health care plan, which includes a new public health care plan that will provide a guaranteed backup which will always be there to ensure quality, affordable health care coverage no matter what; and (4) Ensure equity in health care access, treatment, research, and resources to people and communities of color and stronger health services in low-income communities.

I understand that health care reform is complex and often confusing, but I hope that you will do your best to ensure that these four goals are met. Please contact me soon to let me know what you are doing on health care reform and what I can do, as a concerned American, to promote the goals I have outlined above.

Sincerely,

(sign and print your name and  
remember to include your address)

*Remember to contact your  
Representative and BOTH  
your Senators.*



## 5 MYTHS AND REALITIES ABOUT HEALTH CARE REFORM

*There have been many myths and misrepresentations (both intentional and unintended) surrounding health care reform proposals supported by the NAACP, President Obama and many Members of Congress. Furthermore, many attempts to correct the misinformation and answer questions at town hall meetings and other forums have been, sadly, unnecessarily obstructed. Therefore the NAACP would like to provide the following information to debunk some of the myths and answer some of the questions about what health care reform will and will not do.*

### **Myth #1:**

**Health care reform will not help average Americans.**

### **REALITY:**

Everyone, sooner or later, requires health care. Under the proposals supported by President Obama, all Americans will enjoy certain protections. These include:

- No discrimination for pre-existing conditions; insurance companies will be prohibited from refusing you coverage because of your medical history;
- No exorbitant out-of-pocket expenses, deductibles or co-pays; insurance companies will have to abide by yearly caps on how much they can charge for out-of-pocket expenses;
- No cost-sharing for preventive care; insurance companies must fully cover, without charge, regular checkups and tests that help you prevent illness, such as mammograms or eye and foot exams for diabetics;
- No dropping of coverage for the seriously ill; insurance companies will be prohibited from dropping or watering down insurance coverage for those who become seriously ill;
- No gender discrimination; insurance companies will be prohibited from charging you more because of your gender.
- No annual or lifetime caps on coverage; insurance companies will be prevented from placing annual or lifetime caps on the coverage you receive.
- Extended coverage for young adults; children would continue to be eligible for family coverage through the age of 26.
- Guaranteed insurance renewal; insurance companies will be required to renew any policy as long as the policyholder pays their premium in full. Insurance companies won't be allowed to refuse renewal because someone became sick.

### **Myth #2:**

**Health care reform will result in people being forced to change insurance companies or doctors.**

### **REALITY:**

This is simply not true: if you have health insurance that you like, or a doctor that you like, you will be able to keep the coverage you have and / or the physician you trust. Nobody wants to change the elements of the current system that are working. Furthermore, under the health care reform proposals being considered insurance companies will be prohibited from dropping or watering down insurance coverage for those who become seriously ill.

### **Myth #3:**

**Health care reform will cost trillions of dollars. American taxpayers simply cannot afford the inevitable increased costs.**

### **REALITY:**

As proposed by the House, the Senate and the President the majority of the provisions that would pay for reform will come from cutting waste, fraud, and abuse within existing government health programs; ending big subsidies to insurance companies; and increasing efficiency with such steps as coordinating care and streamlining paperwork. In other words, these proposals would take money that is already being spent on health care and re-allocate it toward reforms that lower costs and assure quality affordable health care for all Americans.

Health care reform would also encourage the kinds of reforms we know will save money in the long run: preventive care; computerized record-keeping; and comparative effectiveness studies to expose wasteful procedures and hospitalizations and give doctors the tools to make the right treatments for their patients. Under the current plan, health care reform would be fully paid for over 10 years, and it would not add one penny to the deficit.

Furthermore, the truth is that we can't afford not to reform health care. The cost of inaction is too high. Health care spending has grown in recent years three times faster than average wages. Health care costs are currently eating into family budgets, forcing families into bankruptcy, making it hard for businesses to expand and grow, and preventing the government from using your tax dollars to create jobs, improve education, rebuild our infrastructure. Premiums have doubled in this decade. Out of pocket costs for people with insurance have gone up by 32 percent. Businesses are buckling under health care costs. One out of every six dollars in this country is spent on health care. Soon it will be one in five. If we do nothing, in 30 years, one third of this country's economic output will be tied up in the health care system. Health care is the fastest-growing item in the federal budget. It is absolutely unsustainable. These costs are crushing families

and businesses, keeping wages flat, stunting our economic growth, strangling our government.

**Myth #4:**

**Promoters of health care reform are trying to encourage, or even require, euthanasia for seniors.**

**REALITY:**

There is a provision in the proposed legislation in the House of Representatives, which is supported by President Obama, which would require Medicare to cover *optional* living will consultations between patients and a professional medical counselor. In other words, if a patient wants to talk about a living will, in which instructions are given by individuals specifying what actions should be taken for their health in the event that they are no longer able to make decisions due to illness or incapacity, then Medicare will cover the consultation.

This provision is intended to empower patients to make informed decisions about their own care if they decide to do so. A living will ensures that a person is allowed to control his or her own destiny, rather than have doctors, hospital administrators or hospital policies make those decisions.

**Myth #5:**

**Health care will be “rationed” under health care reform, and patients will not be able to get certain tests or procedures, even if their doctor feels they are necessary.**

**REALITY:**

Health care reform will actually stop much of the rationing patients are currently experiencing. It will prevent insurance companies from denying coverage because you have a pre-existing condition; prevent them from canceling coverage because you get sick; ban annual and lifetime limits on coverage, which often force people to pay huge sums out of pocket if they develop a serious illness; and prevent discrimination based on gender. Health care reform will actually put treatment decisions back into the hands of doctors in consultation with their patients.