President William Jefferson Clinton
Health Care Meeting Talking Points
January 3, 1994

- 1994 will be the year when we finally meet this nation's promise and guarantee every American health security.

- Make no mistake about it: this Administration is committed to working with Congress to pass the Health Security Act before this Congress goes home.

- To accomplish this goal, we've added to our already strong health care team, which has been ably led by the First Lady, Secretary Shalala and Ira Magaziner. I'm glad that Pat Griffin and Harold Ickes have signed on.

- As this debate proceeds, let's remember what's really at stake here: security for tens of millions of Americans who have good health insurance today but fear that this time next year or even next month, they'll lose it. Providing health security is not a Democratic or Republican challenge; it's an American challenge.

- In that spirit, let us all resolve not to let partisan fighting get in the way of accomplishing what the American people have sent us to Washington to do: protect their interests and their security. Let us work together, Democratic and Republican, to produce the best bill that we can.

- Let me make one thing clear, however: I will only sign a bill that guarantees universal coverage to every American. That's the only way we can provide security -- and the only way we can truly get control of exploding health care costs. Health care reform is critical to our nation's economic future.

E X E C U T I V E   O F F I C E   O F   T H E   P R E S I D E N T

07-Mar-1994 11:50am

TO: (See Below)

FROM: Paul W. Jamieson
Health Care Task Force

SUBJECT: M&R -- For wide internal and selective external distribut

COMMON MYTHS AND REALITIES ABOUT THE HEALTH SECURITY ACT

MYTH: "The Clinton plan will reduce my choice of doctor."

REALITY: You -- not any government agency, not your employer and not your insurance company --choose your doctor under the Health Security Act, even if you are in an HMO that has no contract with that doctor. Everyone will have choice of a number of plans, includin at least one fee-for-service plan, and everyone can switch plans every year. [Section 1322]

MYTH: "My doctor will be thrown in jail or fined $10,000 for treating me 'outside the system.'"

REALITY: Wrong. The bill guarantees that you can choose a plan that enables you to see your doctor for both covered and for non-covered services.
The penalties apply only to outright insurance fraud in which a doctor and patient bill a plan for a procedure that is not covere in the benefits package; in which an insurance company sells supplemental insurance for benefits already included in the comprehensive package; or in which an insurance company discriminates in the sale of additional insurance policies. [Sections 5433, 5434, 1422]

MYTH: "I can't pay my doctor directly for services outside th benefits package."

REALITY: There is nothing in the legislation to prevent you from spending your own money for medical services outside the benefits package for any price you and your doctor agree on. [Section 1003]

MYTH: "I won't be allowed to see a specialist who doesn't practice in m region."

REALITY: Every alliance must offer you a traditional fee-for-service optio that allows you to see any doctor you choose -- even if that doctor is located outside of your geographic area and doesn't hav a contract with your plan. Just as they do today, health plans will contract with doctors and hospitals in different states. An even HMOs and plans that involve networks of providers must offer an option in which you may visit any doctor anywhere. [Sections 1322, 1406]

MYTH: "The Clinton plan will lead to rationing of medical services."

REALITY: The Health Security Act guarantees in law all medical services defined in the comprehensive benefits package. [Section 1001] It will be illegal for any plan or doctor to deny you these services [Section 1101] In addition, the plan increases national health spending during the expansion to universal coverage, reducing any reasonable possibility of shortages.

MYTH: "The Clinton plan's Drug Advisory Board will fix drug prices."

REALITY: The Board has absolutely no power to fix or set prices. It will only publish information about the price of prescription drugs. [Section 1572]

MYTH: "The Clinton plan means a big government takeover of health care.

REALITY: The President specifically rejected a government-run system in favor of one that will provide every American guaranteed private insurance. March, 1994

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Health Reform:
How It Works

HEALTH REFORM:
THE PRESIDENT'S APPROACH

Here's how the President's health reform works:

- **Guaranteed private insurance.** We want to guarantee private insurance coverage to every American. Comprehensive coverage that can never be taken away.

- **Choice.** We want everyone to have the right to choose their own doctor and their own health plan. We want to make sure you get high-quality care by giving you the choice, not your boss or insurance company.

- **Outlaw unfair insurance practices.** We want to make it illegal for insurance companies to: drop coverage or cut benefits; jack up your rates if you get sick; use lifetime limits to cut off your benefits; or charge older people more than younger. That's how you'll get affordable insurance you can depend on.

- **Preserve Medicare**. We will protect and strengthen Medicare. Older Americans have a right to count on Medicare and choose their doctor. We also want to cover prescription drugs under Medicare, and give new options for long- term care in the home and community.

- **Health benefits guaranteed at work.** Every job should come with health benefits. Most jobs do today. And yet 8 out of 10 Americans who have no insurance are in working families. We want everyone to have health benefits guaranteed at work. The government will provide discounts for small businesses and help cover the unemployed.

THE PRESIDENT'S HEALTH CARE REFORM:
How It Works

I. Introduction: The Health Care Crisis

II. A Vision of Health Security

1. Guaranteed private insurance for everyone

2. Choice of doctor and health plan

3. Outlaw unfair insurance practices

4. Preserve Medicare

5. Health benefits guaranteed at work

III. Conclusion: The President's Reform Works For You

THE CRISIS

People Without Insurance Each Year
58 million

People With Pre-existing Conditions
81 million

People With Lifetime Limits On Coverage
133 million

America's Choice

- ☐ Government Insurance
- ☑ **Guaranteed Private Insurance**
- ☐ No Guarantee of Coverage

GUARANTEED PRIVATE INSURANCE

- Comprehensive Benefits
- No Lifetime Limits
- Insurance That Can't Be Taken Away

CHOICE

- You choose your doctor
- You choose high-quality plan
- Employers won't pick your plan
- Insurance companies can't deny you coverage

Real Insurance Reform

Illegal for insurers to:

- Drop coverage or cut benefits
- Increase your rates if you get sick
- Use lifetime limits to cut off your benefits
- Charge older people more

Preserve Medicare

- Protect Choice of Doctor
- Cover Prescription Drugs
- Begin Long Term Care

Health Benefits Guaranteed at Work

- Employed: Covered at Work
- Small Business: Discounts on Insurance
- Unemployed: Help from Government

How Reform Works

- Guaranteed Private Insurance
- Choice of Doctor
- Real Insurance Reform
- Medicare Preserved
- Health Benefits Guaranteed At Work

BACKUP FACT SHEET

People Without Insurance Each Year
58 Million

THE FACT: "The Bureau of the Census calculated that 50 million Americans lacked health insurance for at least 1 month during 1987. Lewin/VHI updated the census estimate, calculating that 58 million people were uninsured for at least 1 month in 1992."

THE SOURCE: *"Dynamics of People Without Health Insurance: Don't Let the Numbers Fool You,"* Journal of the American Medical Association (JAMA), January 5, 1994

People With Pre-Existing Conditions
81 Million

THE FACT: An estimated 81 million Americans under age 65 have medical problems for which insurance companies can charge higher premiums, exclude coverage or deny coverage altogether.

THE SOURCE: *"Health Insurance at Risk - The Seven Warning Signs"*, Citizens Fund, June 1991 [with data from National Center for Health Statistics *"Health Interview Survey"*, further data from the Health Insurance Association of America *"Source Book"*, and the latest Department of the Census *"Current Population Surveys"*]

People With Lifetime Limits on Coverage
133 Million

THE FACT: The Bureau of Labor Statistics *1991 Survey of Medium and Large Private Establishments* reports that only 1 out of 4 people have insurance policies without lifetime limits.

THE SOURCE: Table 45 -- Medical Care Benefits: *"Employee Benefits in Medium and Large Private Establishments"*, Bureau of Labor Statistics, 1991

CALCULATION: In 1992, 177.5 million Americans had private insurance, according to the Employee Benefit Research Institute analysis of the March 1993 CPS. Seventy-five percent of 177.5 million is 133 million.

Introduction: The Health Care Crisis

1. They say there's no crisis, but they're wrong. [Chart 1]

   A. Even if you have good insurance today, you can lose it tomorrow.

   58 million Americans go without insurance at some point during the year. 2 million Americans a month lose their insurance.

   B. Your benefits are threatened by insurance company fine print.

   81 million Americans have "pre-existing conditions" that insurers can use to raise rates or deny coverage. 3 out of 4 insurance policies -- that's 133 million people -- have lifetime limits that cut off benefits when you need them most.

   C. You're paying more, and your choices are declining. The President's reform will protect you and your family from a future of being squeezed -- getting lower-quality care, fewer choices and higher bills.

2. America faces 3 choices: [Chart 2]

- government insurance
- guaranteed private insurance (the President's approach)
- no guarantee of coverage

3. The bottom line: the President wants to strengthen what's right about our health care system and fix what's wrong.

A Vision of Health Security

Here's how the President's health reform will work. [Chart 3]

Guaranteed private insurance

The President's proposal will guarantee every American private health insurance. Comprehensive coverage that can never be taken away.

Under the President's approach, everyone will get a Health Security card that will guarantee: [hold up card]

- Benefits as good as what America's biggest companies offer and as good as what members of Congress get. Your benefits will include prescription drugs and preventive care -- things often not covered today.

- Protection against the devastating costs of serious illness. That means a low deductible and no lifetime limits on your benefits.

Choice of doctor and health plan

You will: [Chart 4]

- choose your doctor
  and
- choose your health plan.

We want to make sure you get high-quality care by giving you the choice, not your boss or insurance company.

If we do nothing, rising costs will force more and more employers to limit your choice of plan and doctor.

With your Health Security card, you'll be able to follow your doctor to any plan you choose:

- a plan where you can see any doctor in your community -- they call these "fee for service" plans
- a network of doctors and hospitals
- or an HMO

Let's be clear: we're against forcing people into HMOs. That's why the President's approach expands your choices.

Outlaw unfair insurance practices

We need a system of coverage that guarantees affordable insurance people can depend on.

That's why the President's reform makes sure that insurance company premiums don't continue to skyrocket. [Chart 5]

And it will be illegal for insurance companies to:

1) drop coverage or cut benefits
2) jack up your rates if you get sick
3) use lifetime limits to cut off your benefits
4) charge older people more than younger

If we do nothing, you will continue to be at the mercy of the insurance companies. And continue to pay more and get less.

Insurance ought to mean what it used to mean. You pay a fair price for security, and when you're sick, your health care is there for you -- no matter what.

<u>Protect Medicare</u>

The President believes very strongly that the true test of health reform is whether it's good for older Americans. That's why his proposal <u>preserves and protects</u> Medicare. [Chart 6]

The American Association of Retired Persons (AARP) says that the President's approach is the "best option for senior citizens."

Older Americans will have:

- the right to choose their doctor
- new prescription drug coverage
- some long term care protection

The President wants to make sure that every penny of Medicare money is used for seniors. But others want to take Medicare money away from seniors.

Health benefits guaranteed at work

We want everyone who works to get health insurance at work, with employers and employees each paying part of the cost.

This is the easiest, simplest way to make sure everyone has coverage because:

- That's where the vast majority of Americans with private insurance get it today.

- At the same time . . Eight out of ten people without insurance are in working families.

Today people on welfare get guaranteed health insurance, while people with jobs may or may not be covered. That's wrong. People who work should have health insurance. [Chart 7]

So anyone who works will get coverage at work. Employers will be asked to contribute, as will employees. Small businesses will get discounted insurance. The government will cover the unemployed, and will continue to cover older Americans with Medicare. That's how we make sure that everyone is covered.

Conclusion: The President's Reform Works For You

1) The President's reform works for you and your doctor. That's why the doctors, the nurses, the people on the front lines -- including America's largest associations of family physicians, pediatricians, nurses and pharmacists -- support it and believe it will work.

2) Opponents will try to confuse the issue by making it seem more complicated, but it's really pretty simple:

- You'll get a Health Security card, you'll pick any doctor you want, fill out one form, and know exactly what's covered. And your health security can never be taken away.

3) So that's how the President's reform works. [Chart 8]

- Guaranteed private insurance.
- Choice of doctor and health plan.
- Outlaw unfair insurance practices.
- Preserve Medicare.
- Health benefits guaranteed at work.

4) The insurance companies don't like the President's reform. But the President didn't design his reform for the insurance companies -- he designed it for you.

5) Now it's up to us to stand with the President against the special interests. This is the right thing to do, and with your help, it's going to happen this year.

HEALTH CARE SPEECH

Introduction

President Clinton has been in office for just over a year now, and we have already seen him move our economy in the right direction, start to restore our sense of security and begin to renew America's spirit.

This President is dedicated to the proposition that people that work hard and play by the rules should be rewarded for their work.

That's why he introduced a reemployment initiative to help people get good jobs with growing incomes. That's why he passed the Family and Medical Leave Act so good workers can be good parents. That's why he expanded the earned income tax credit to reward work over welfare.

And that's why he's dedicating himself to fixing this health care system -- to provide hard-working families with the health security they deserve.

This year we have a magic moment. After 60 years of false starts and obstruction, we have an opportunity to give every American health security. This is an opportunity we must seize.

Opponents of reform are trying to tell you there's no health care crisis, but they're wrong. [Chart 1]

The fact is: Even if you have good health insurance today, you can lose it tomorrow. Two million Americans a month lose their insurance. And fifty-eight million Americans find themselves without insurance at some point during the year.

Your benefits are threatened by insurance company fine print. Eighty-one million Americans have "pre-existing conditions" that insurers can use to raise rates or deny coverage. And three out of four insurance policies -- that's 133 million people -- have lifetime limits that cut off benefits when you need them most.

Even if you've got insurance, you know you're paying more and getting less. And your choices are declining. I'm here to tell you how the President's reform will protect you and your family from a future of being squeezed -- getting lower-quality care, fewer choices and higher bills.

[Chart 2]

America faces three choices: government insurance for everybody, no guarantee of coverage for anybody, and guaranteed private insurance -- which is the President's approach. And the President has told the Congress he will veto a bill which doesn't cover everybody -- because without guaranteed private insurance for everyone, it's not real reform.

The bottom line is this: the President wants to strengthen what's right about our health care system and fix what's wrong.

We know the system is broken. We know that all of us are at risk of losing our coverage at any time. Here's how we want to fix it.

We want to guarantee private health insurance for every American;

We want to protect your right to choose your own doctor and health plan, and improve the quality of your health care;

We want to outlaw insurance company abuses;

We want to protect and dramatically improve Medicare;

We want to guarantee health benefits through the workplace, because that's the best way to cover everyone.

Guaranteed Private Insurance For All

[Chart 3]

The President believes that everyone must be covered. Always. That's the only way to guarantee security. As long as any of us at any time can be denied coverage or dropped from coverage -- none of us is secure. And as long as Americans who have insurance pay the price for those who don't have insurance, we'll never get costs under control.

He's also said that the benefits package must be comprehensive. [hold up Health Security card] Under the President's proposal, every American will get a Health Security card that will guarantee benefits as good as what America's biggest companies offer -- as good as what members of Congress get. Plus preventive care -- immunizations, mammograms, physicals -- and prescription drugs. We must keep our people healthy, not just treat them after they get sick.

And Americans must have protection against the devastating costs of serious illness. That means <u>low deductibles</u> and <u>no lifetime limits</u> on your benefits. People must have the peace of mind of knowing that no matter what happens, their health care can never be taken away.

Choices Preserved and Expanded

[Chart 4]

The President wants to preserve and expand your choice of doctor and health plan, because that's the best way to guarantee high quality health care.

But choice and quality are threatened today. If we do nothing, rising costs will force more and more employers to limit your choice of plan and doctor.

Under the President's approach, your Health Security card guarantees your choice of doctor. Once you get your card, **you** -- not your boss or insurance company -- choose your doctor and health plan. It can be a plan that lets you use any doctor or hospital that you want. Or it can be a plan that lets you use a network of doctors or hospitals. Or, you can join an HMO. It's your choice.

The special interests are trying to scare you on this issue in order to block reform. But remember that they're trying to preserve their profits. And don't let them stand in the way of your health security.

Outlaw Insurance Company Abuses

[Chart 5]

We want to guarantee affordable insurance that people can depend on. The President's approach would make it illegal for insurance companies to raise your rates unreasonably... to drop your coverage or take away your benefits... to increase your rates if you get sick... to use "lifetime limits" to cut off your benefits... or, to charge you more simply because you are older or have a pre-existing condition.

If we do nothing, or worse, pretend to do reform, you will continue to be at the mercy of the insurance companies. And you'll continue to pay more and get less.

Insurance ought to mean what it used to mean. No more fine print. No more insurance company abuses. You pay a fair price for security, and when you're sick, your health care benefits are there for you -- no matter what.

Protecting and Expanding Medicare

[Chart 6]

The President believes very strongly that the true test of health reform is whether it's good for older Americans. That's why his proposal preserves and dramatically improves Medicare. And the American Association of Retired Persons (AARP) says that the President's approach is the "best option for senior citizens."

Under the President's approach, if you get Medicare you keep it. You keep your doctor if that's your choice. Plus, your benefits are expanded. People receiving Medicare will get coverage for prescription drugs, which costs older Americans more than anything today. And we also begin to provide coverage for long term care at home or in your community.

The President wants to make sure that every penny of Medicare money is used for seniors. Some want to take Medicare money away from seniors and spend it on other things. That's why we must fight with the President for health care reform that protects Medicare and older Americans.

Insurance Through The Workplace

Finally, if we're going to cover everybody, the best way to do it is to guarantee health benefits at work. Every job should come with health benefits. Most jobs do today. And yet 8 out of 10 Americans who have no insurance are in working families.

[Chart 7]

We want everyone to have health benefits guaranteed at work, with the government providing discounts for small businesses and the unemployed. This approach builds on what works. And it's the easiest and simplest way to accomplish our goal of guaranteed private insurance for everyone.

Providing health benefits at work not only makes sense; it's also the right thing to do. Today people on welfare get guaranteed health insurance while people with jobs may or may not be covered. That's wrong. People who work should have health insurance.

If we are to guarantee this, we must protect small businesses -- and the President's approach does just that. The President wants to provide discounts for small businesses, and full tax deductibility for people who work for themselves.

That's how we make sure that everyone is covered. Anyone who works will get coverage at work. Employers will be asked to contribute, as will employees. The government will cover those between jobs, and will continue to cover older Americans with Medicare.

Conclusion: The President's Reform Works For You

The President's reform works for you and your doctor. That's why the people on the front lines -- America's largest associations of family physicians, pediatricians, nurses and pharmacists -- support it and believe it will work.

Opponents are trying to confuse the issue by making it seem more complicated, but it's really pretty simple. You'll get a Health Security card, you'll pick any doctor you want, fill out one form, and know exactly what's covered. And your health security can never be taken away.

[Chart 8]

Guarantee everyone private insurance. Keep your choice of doctor. Outlaw unfair insurance company abuses. Protect Medicare. And guarantee health benefits at work. That's the approach. And this is our opportunity.

No wonder the special interests -- the people who profit off today's crazy system -- are out in full force. One group of health insurers has already spent $14 million -- money from your insurance premiums -- on TV ads to scare you about reform.

But the President didn't design health reform for the insurance companies -- he designed it for you. And we must not let the insurance companies stand in the way of real reform.

Presidents from FDR to Harry Truman to Nixon to Carter have tried to guarantee insurance to every American, but none have succeeded -- because special interest groups have been just too powerful to overcome. But this time, if we work together, I am convinced things will be different.

This time, we will make history and guarantee private insurance to every American. I ask you to join with me and help do what is right for America. Thank you.

QUESTIONS AND ANSWERS

1) Doesn't the Clinton plan add more layers of government bureaucracy?

No. The President specifically rejected a government-run system in favor of guaranteed private insurance. America basically faces 3 choices:

- government insurance for everybody
- guaranteed private insurance (the President's approach)
- leaving people without insurance

The President's approach is guaranteed private insurance. Everyone will have comprehensive coverage that can never be taken away.

2) But what about these so-called "alliances"?

The purpose of them is very simple -- to give bargaining power to small businesses and individuals and take it away from the insurance companies. Today, the deck is stacked against small businesses and individuals. Small businesses are paying 35% more than big business for the same insurance, and individuals pay even more.

So we have these consumer-controlled alliances to allow people and small businesses to band together and get more consumer clout in the marketplace. Consumer-controlled -- that's the President's idea, not government-controlled.

Now, Congress will figure out exactly how they should be structured, but this is an idea that has bipartisan support. The insurance companies don't like it because it means they have less power, but that's what alliances are intended to do. And that's why the insurance industry is spending millions to weaken or destroy the idea.

3) One of those TV ads says that the President's plan will limit my choice of doctor. Is that true?

No, it's not. You'll be able to choose your own doctor and health plan. In fact, to make sure that you get the high-quality care you deserve, the President's approach actually increases the choices most consumers will have. Because you will choose your doctor and health plan -- your boss won't and the insurance company won't. So you can choose any doctor and health plan in your community. Remember who's paying for these ads: the insurance companies -- who are trying to scare you and preserve their profits.

4) Won't this plan mean that I'll pay more and get less?

No. In fact, the independent Congressional Budget Office (CBO) analysis that the Republicans praised said that the President's plan would cost Americans less money and give them more health benefits. Young, healthy people may pay a little more -- but that's because we're prohibiting the insurance companies from charging older people more than younger people.

Under the President's approach, you'll be guaranteed affordable insurance you can depend on. We'll make it illegal for insurance companies to jack up your rates or drop you if you get sick, use lifetime limits to cut off your benefits, or take away your benefits. The insurance companies won't be allowed to bleed you dry.

And the President's proposal calls for comprehensive benefits, including preventive care and prescription drugs. Under the President's approach, no one -- not your boss, not your insurance company -- can take those benefits away.

5) Won't your employer mandate cause massive job loss and cause thousands of small businesses to go bankrupt?

There is no credible evidence to support that claim. The independent Congressional Budget Office (CBO) analysis that the Republicans praised said that the Clinton plan would not result in the loss of jobs, and would benefit all small businesses.

Studies predict that there will, in fact, be job gains as a result of the plan. The Economic Policy Institute predicts 258,000 manufacturing jobs created over the next decade, Lewin-VHI, a widely-respected, bipartisan firm, predicts over one million jobs created by providing long-term care, and the Employee Benefit Research Institute predicts that the President's proposal could produce as many as 660,000 jobs.

The President specifically designed his proposal to help small businesses -- the biggest victims of today's health care crisis. Small business owners will be able to get rock-solid, comprehensive coverage for their families and employees. And no longer will they be subject to insurers jacking up their rates or dropping their coverage when one employee gets sick. Because those insurance company abuses will be illegal.

6) Why do we need an employer mandate anyway?

If we want to guarantee every American health insurance, we've got to figure out how to achieve that goal. The President believes every job should come with health benefits. Most jobs do today because most employers accept this responsibility to provide worker health benefits. And yet 8 out of 10 Americans who have no insurance are in working families. We want everyone to have health benefits guaranteed at work. And under the President's approach, the government will provide discounts for small businesses, help cover the unemployed, and continue Medicare for older Americans. That's how we'll cover everybody.

7) When you try to cut costs and limit the amount premiums can rise, won't that just lead to rationing?

Absolutely not. The key to this is insurance company premiums can't continue to rise unchecked. Your money will go to buying you the highest quality of care and service, not padding the insurance company red tape. That's why there's a limit on how much insurance companies can raise your rates. In fact, it will be illegal for insurance companies to drop your coverage or take away your benefits. You'll be guaranteed affordable insurance you can depend on.

The President's approach is all about keeping you healthy. You'll have the right to choose your own doctor and health plan. We want to make sure you get high-quality care by giving you the choice, not your boss or insurance company.

8) I've got good insurance. What's in this plan for me?

First -- and most important -- you'll get something that no amount of money can buy in today's insurance market: guaranteed private insurance. Comprehensive coverage that can never be taken away. Second, you, not your boss or insurance company, have the choice of doctor and health plan to make sure you get the high-quality care you deserve.

Third, unfair insurance company practices will be outlawed. 3 out of 4 insurance policies -- that's 133 million people -- have these lifetime limits which mean that your coverage could be cut out just when someone in your family is sickest. No more. No more jacking up prices when you get sick. You'll have affordable insurance you can depend on. Fourth, we protect Medicare. We'll cover prescription drugs under Medicare, and give new options for long-term care in the home and community. And fifth, everyone will have health benefits guaranteed at work, with the government providing discounts to small businesses and the unemployed. Even if you lose your job, you will never have to worry about losing benefits or being forced to change doctors.

9) Is it true that my doctor can be fined $10,000 for treating me outside the system?

A: No, that's not true. You can see any doctor you want and pay for any procedure or treatment. The $10,000 fine refers to the President's crackdown on insurance company fraud. Fly-by-night insurance companies will be fined if they try to dupe you by selling you "supplemental" benefits that you're already guaranteed by law.
[Note: By law, you'll be guaranteed the right to pay to see any doctor in the country, even if you are in an HMO.]

10) What's going to happen to my Medicare benefits?

A: Older Americans who receive Medicare will continue to receive all the benefits you do today. And you'll keep the doctor you now have. In addition, we'll strengthen Medicare by adding prescription drug coverage. Older Americans will also benefit from new long-term care options in their homes and communities, where they want to receive care.

11) What happens if the money runs out?

A: Today, when insurance companies go out of business, patients get struck without health care, and doctors don't get paid. The President's approach prevents that. It bans fly-by-night insurers, forcing the insurance industry to set aside funds to protect against bankruptcy or failure.