



# MYTHS VS FACTS

## Don't Let the Myths About Health Care Reform Scare You.

There are special interest groups trying to block progress on health care reform by using myths and scare tactics. Like the notion that health care reform would ration your care, hurt Medicare or be a government takeover. Actually, these are false statements. All of the health care reform plans currently being debated in Congress would ensure that you and your doctor are the ones making decisions about your health. **The majority of working Americans will continue to receive their health care through their employer.** In addition, health care reform will strengthen Medicare by eliminating billions of dollars in waste while lowering prescription drug prices.

Throughout the debate on how to fix what's broken about our health care system, **AARP pledges to help you cut through the noise and find the facts about what health care reform means for you and your family.** When we see special interests using scare tactics, we'll make sure you're given the facts so you can make informed decisions about health care reform.

The following are some of the most common myths being spread about health care reform and the facts that prove them wrong – [click here to watch a video by AARP on the myths and facts of reform.](#)

### **Myth: Health care reform is socialized medicine.**

Fact: Health care reform will preserve the employer-based health care system, meaning an estimated 200 million Americans will continue to get their coverage through their employers.

Fact: For people buying coverage for themselves, there would be a range of private health plans to choose from. Also, the so-called "public plan" option would seek to give American consumers another choice if they can't find affordable, quality coverage in the private insurance market. The goal of the "public plan" is to give consumers the best value for their money and force greater competition among insurance plans for our business.

Fact: Every proposal that Congress is considering would allow people to choose their own doctors and hospitals.

**Bottom Line: Health care reform isn't about a government takeover. It's about guaranteeing all Americans a choice of health care plans they can afford.**

### **Myth: Health care reform means rationed care.**

Fact: None of the health reform proposals being considered would stand between individuals and their doctors or prevent any American from choosing the best possible care.

Fact: Health care reform will NOT give the government the power to make life or death decisions for anyone regardless of their age. Those decisions will be made by an individual, their doctor and their family.

Fact: Health care reform will help ensure doctors are paid fairly so they will continue to treat Medicare patients.

**Bottom Line: Health reform isn't about rationing; it's about giving people the peace of mind of knowing that they will be able to keep their doctors and that they will always have a choice of affordable health plans.**

## **Myth: Health care reform will hurt Medicare.**

Fact: None of the health care reform proposals being considered by Congress would cut Medicare benefits or increase your out-of-pocket costs for Medicare services.

Fact: Health care reform will lower prescription drug costs for people in the Medicare Part D coverage gap or "doughnut hole" so they can get better afford the drugs they need.

Fact: Health care reform will protect seniors' access to their doctors and reduce the cost of preventive services so patients stay healthier.

Fact: Health care reform will reduce costly, preventable hospital readmissions, saving patients and Medicare money.

Fact: Rather than weaken Medicare, health care reform will strengthen the financial status of the Medicare program.

**Bottom Line: For people in Medicare, health care reform is about lowering prescription drug costs for people in the "doughnut hole", keeping the doctor of your choice, improving the quality of care, and eliminating billions in waste that is causing poor care and medical errors.**

## **Myth: Health care reform is too expensive – we can't afford it.**

Fact: The President and Congress have committed to producing legislation that will be paid for so it won't saddle our children and grandchildren with debt.

Fact: If we do nothing to fix health care, families with Medicare or employer-based health coverage will likely see their premiums nearly double again in the next seven years.

Fact: If we do nothing to fix health care, the share of your income spent on health care will nearly double in the next seven years.

**Bottom Line: When one in three Americans say someone in their family skipped pills, postponed or cut back on needed medical care due to the cost; when countless bankruptcies are related to medical expenses; when the number of uninsured approaches 50 million; when government spending on health programs rises so rapidly that it jeopardizes other priorities; and when employers struggle to pay for the costs of health care, the fact is, we can't afford not to fix health care.**

## **Myth: Health care reform means the government can make life-and-death decisions for you.**

Fact: Health care reform will NOT give the government the power to make life-and-death decisions for anyone regardless of their age. Those decisions will be made by individuals, their doctor and their family.

Fact: No one, including the government or your insurance company, will be given power to make life-and-death decisions for you.

**Bottom Line: Health care reform isn't about putting the government in charge of difficult end of life decisions. It's about giving individuals and families the option to talk with their doctors in advance about difficult choices every family faces when loved ones near the end of their lives.**

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