



Hon. Doris O. Matsui

Member of Congress

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HEALTH INSURANCE REFORM

Expanding Coverage in a Time of Uncertainty

The plight of the uninsured is a disgrace in a modern country like the United States. *Sacramento is not immune to this moral and generational problem: in the last two years alone, more than 45,000 Sacramentans became uninsured.* In the state of California, one out of every four people has no health insurance at all.

Not only does the problem of the uninsured disadvantage those who cannot afford coverage; it also shifts significant costs onto health-care providers who are forced to treat the uninsured when they arrive in hospital emergency rooms. Health insurance reform takes great strides to correct this problem:

- **EXPANDS COVERAGE TO MILLIONS:** Thanks to health insurance reform, more than 30 million Americans will have access to health coverage that they never would have had under the status quo. More than 95 percent of the people across the United States will be covered. *In Sacramento, about 54,000 uninsured people will have access to care as a result of health insurance reform.*
- **REDUCING THE COST OF UNCOMPENSATED CARE:** When people do not have insurance coverage, they forego care until they become truly sick, at which point they are forced to seek care in emergency rooms. This drives up the cost of care and strains Sacramento's already-burdened emergency infrastructure. By expanding coverage to millions of people, health insurance reform will help stabilize hospital finances and reduce the burden of uncompensated care. *In Sacramento alone, providers will save \$93 million annually in uncompensated care costs.*
- **ELIMINATES PRE-EXISTING CONDITION EXCLUSIONS:** *More than 12,000 people in Sacramento have pre-existing conditions.* In the current insurance market, many of these people are barred from getting insurance coverage because of their underlying conditions. Health insurance reform makes it illegal for insurers to ban coverage for people who have pre-existing sicknesses.
- **STRENGTHENS THE EMPLOYER-BASED INSURANCE MARKET:** Health insurance reform will be a major improvement for the majority of Americans and their families that receive coverage through their employers. Thanks to reform, small employers will have new access to insurance exchanges where they can compare and buy policies that best suit their needs. *In Sacramento, more than 12,000 small businesses will receive tax credits to help them afford coverage for their workers.*