



Get the Facts: Busting the 10 Top Myths on the Affordable Care Act

MYTH #1: It's too complicated to understand any of it.

FACT: The basics are simple. 32 million more American will be insured. The worst insurance company abuses will end. We will start improving quality and controlling cost for everyone.

FACT: The basics fit into a ten minute YouToon animation: "Health Reform Hits Main Street" <http://healthreform.kff.org/The-Animation.aspx>

FACT: www.healthcare.gov explains the law and how it will be rolled out.

MYTH #2: It hasn't helped anyone.

FACT: Millions of Americans are already benefiting from the Affordable Care Act.

FACT: Insurance now covers: 1) Children with pre-existing conditions, 2) One million young adults through age 26 who can now stay on their parents' plans, 3) Adults with pre-existing conditions who can now sign up for high risk plans

FACT: No more insurance company caps on how much they will spend on your health care.

MYTH #3: It increases the federal deficit.

FACT: By promoting access to the right care at the right place at the right time, the Affordable Care Act is designed to save money while keeping people healthier. The non-partisan Congressional Budget Office estimates that it will decrease the deficit by over \$100 billion in 10 years.

MYTH #4: It hurts Medicare and seniors.

FACT: The Affordable Care Act makes Medicare more sustainable and more affordable for seniors.

FACT: Seniors get help affording prescription drugs.

FACT: Seniors get annual checkups with no copays.

FACT: Medicare Part B premiums are already going down even lower than expected.

Doctors for America is a national movement of doctors and medical students who are working together to improve the health of the nation and to ensure that everyone has access to affordable, high-quality health care. To learn more, visit www.dr sforamerica.org. (Last updated 11/23/2011 by Kohar Jones and Joel Weddington.)



MYTH #5: It's increasing premiums and costs for families.

FACT: Private employer-based health premiums were skyrocketing before the law, and the Affordable Care Act will help change that.

FACT: Insurance companies now have to explain why they are raising rates on a public website. In California, that has already prevented premium increases.

FACT: If insurance companies do not spend enough of your premium dollars on health care, they are now required to send you a rebate at the end of the year.

MYTH #6: It's hurting small businesses.

FACT: Small businesses with fewer than 50 employees can be eligible for tax credits of up to 35% of health insurance premiums. Beginning in 2014, the small business tax credits will cover 50% of premiums.

MYTH #7: It's unconstitutional.

FACT: Lawsuits about the individual mandate are a political move to stall health reform. Over a dozen lawsuits have been thrown out of court. Most law experts have said health reform is constitutional, and most judges—even the most conservative—agree.

MYTH #8: It's all about insurance and not about health.

FACT: Prevention funds make a long overdue investment in improving health and preventing chronic disease. Communities across the country are already using grant money to help people live healthier lives.

FACT: The law invests in improving quality and coordination of care.

MYTH #9: It's all about insurance and not about cost.

FACT: The Center for Innovation will promote new models, innovations, and research across the country to start improving care while decreasing costs.

FACT: The law invests in improving quality and coordination of care.

MYTH #10: It's a government takeover of health care.

FACT: The Affordable Care Act is a partnership between the government and businesses, communities, hospitals, doctors, and patients. It strengthens the private insurance market while protecting people.

FACT: The more we know, the more we can make sure we get to better health and better health care for our families and our country.

Doctors for America is a national movement of doctors and medical students who are working together to improve the health of the nation and to ensure that everyone has access to affordable, high-quality health care. To learn more, visit www.dr sforamerica.org. (Last updated 11/23/2011 by Kohar Jones and Joel Weddington.)