
CONGRESSMAN GARY PETERS

PRINCIPLES FOR HEALTH CARE REFORM

Earlier this year, Congressman Peters developed principles for health care reform, standards he laid out through which he would judge health care reform legislation should such a bill make its way to the House floor. These principles were posted on [Congressman Peters' website](#), made available to constituents and discussed at meetings and public forums on health care. Improvements were made from the original House legislation (H.R. 3200) that brought H.R. 3962 more in line with Congressman Peters' principles.

The table below shows how H.R. 3962 meets Congressman Peters' principles, as well as improvements in H.R. 3962 over H.R. 3200 that bring 3962, the final bill that came before the House, more in line with Rep. Peters' principles.

Principle for Reform	H.R. 3962, the Affordable Health Care for America Act	Improvement Over H.R. 3200/New in H.R. 3962
Bring down health care costs for businesses and middle class families by creating real market competition, expanding choice and making our system more efficient	<p>Small businesses would receive a tax credit to help them purchase health insurance for their employees</p> <p>Small businesses and individuals could shop on an affordable insurance exchange, an online marketplace where insurance companies would compete for the business of a multi-million person pool of Americans</p> <p>The exchange would include one public option, which would not be taxpayer subsidized, that would also compete for business on the exchange</p>	<p>H.R. 3962 Includes the Republican idea of allowing insurance to be purchased across state lines through interstate compacts</p> <p>Health insurance companies would no longer be exempt from anti-trust laws to create true market competition in the insurance industry</p> <p>Bill creates innovative delivery systems and focuses on coordinated care models, and creates a Center for Medicare Innovation to pursue further delivery system reforms</p>

Principle for Reform	H.R. 3962, the Affordable Health Care for America Act	Improvement Over H.R. 3200/New in H.R. 3962
<p>Make the health system more stable so that one job loss, serious illness or other unforeseen event does not lead to bankruptcy or loss of access to health care</p>	<p>If an employee loses his or her job, he or she would be able to purchase coverage through an exchange. Those with financial hardship would receive discounts to ensure they could afford health care</p> <p>By making health care more affordable for small businesses, less than the currently projected 1 in 5 will drop their employees' health coverage in the coming years</p>	<p>Lets children stay on their parents coverage until they are 27 if the parents choose, so they're not uninsured if they do not get a job that provides health care immediately after college</p>

Principle for Reform	H.R. 3962, the Affordable Health Care for America Act	Improvement Over H.R. 3200/New in H.R. 3962
<p>End discriminatory and unfair insurance company practices</p>	<p>Stops insurance companies from denying people with preexisting conditions</p> <p>Ends annual and lifetime benefit limits</p> <p>Caps out of pocket expenses at \$10,000 per family per year</p> <p>Addresses egregious gender and age discrimination</p>	<p>Strengthens preexisting condition protections</p> <p>Expressly prohibits treating domestic abuse as a preexisting condition</p>

Principle for Reform	H.R. 3962, the Affordable Health Care for America Act	Improvement Over H.R. 3200/New in H.R. 3962
Strengthen Medicare	<p>Reduces drug prices in the “donut hole” by 50% in 2010 and closes the hole by 2019.</p> <p>Eliminates co-pays on preventative care for Medicare recipients and covers preventative services like diabetes and cancer screenings free of charge</p> <p>Reduces waste and fraud and cuts inefficient overpayments to private insurance companies. These measures reduce costs and protect the long-term solvency of Medicare, while saving hundreds of billions of dollars</p>	<p>H.R. 3200 did not begin closing the donut hole until 2011</p> <p>Allows the HHS Secretary to negotiate Medicare drug prices</p>

Principle for Reform	H.R. 3962, the Affordable Health Care for America Act	Improvement Over H.R. 3200/New in H.R. 3962
Be deficit neutral	Reduces the deficit by \$30 billion dollars over 10 years	H.R. 3200 was more expensive and reduced the deficit by only \$6 billion over 10 years

Principle for Reform	H.R. 3962, the Affordable Health Care for America Act	Improvement Over H.R. 3200/New in H.R. 3962
<p>Move through a thoughtful, transparent process</p>	<p>Per the request of a Rep. Peters and a bloc of colleagues, the original deadline of the end of July was abandoned, allowing for more time to listen to constituents and think through all of the bill's provisions. Ultimately the bill was improved during this time</p> <p>Per the request of Rep. Peters and a bloc of colleagues, leadership agreed to post final legislation for at least 72 hours prior to the vote</p>	<p>H.R. 3200 was online for 8 days before it was voted on, with the manager's amendment online for 4 days before the vote</p>