



For Immediate Release

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**SENATE DEMOCRATS LEAD HISTORIC PASSAGE OF THE PATIENT
PROTECTION AND AFFORDABLE CARE ACT**

Washington, DC—The United States Senate passed *The Patient Protection and Affordable Care Act* this morning under the leadership of Senate Democrats. Passage of this historic legislation is another critical step toward guaranteeing access to quality, affordable health care for all Americans. This bill's passage has been supported by at least six decades of advocacy from supporters of reform who understand the cost of inaction on this critical issue. Efforts to pass this bill through the Senate were led by Senate Majority Leader Harry Reid, Senate Finance Chairman Max Baucus, Senate Banking Chairman Chris Dodd and Senate HELP Chairman Tom Harkin.

The CBO has confirmed that after strengthening our bill on the Senate floor, it now exceeds our original goals of deficit reduction and preserves our goals of expanded coverage and lower costs.

Working hand in hand with President Obama, the Senate passed a comprehensive health reform bill that saves lives, saves money and saves Medicare by:

- Making health insurance more affordable
- Reducing the deficit and reining in health costs
- Stopping insurance company abuses
- Providing choice and competition
- Investing in small businesses
- Making Medicare more solvent and expanding prescription drug coverage

“From the start, our goal has been to deliver fiscally responsible reform that guarantees access to quality, affordable health care to every American - our bill accomplishes that,” **said Majority Leader Reid**. “For thousands of Nevadans and millions of Americans, this is not just a remarkable moment in the history of the country – this news is truly life-changing. We are a step closer to promoting a health system that values quality of care over profit. I look forward to working with our friends in the House so we can send a final bill to President Obama as soon as possible.”

“The costs of our broken health care system are simply too much to bear,” **said Chairman Baucus**. “They weigh down too many families, cause too many businesses to lay off workers or drop coverage and burden our country too heavily. Today, we finally lifted the weight of that broken system off families, off small business owners and off the economy for generations to come. Today we put patients before insurance company profits. And today we delivered billions of dollars of tax credits to make health insurance affordable. Today is a significant victory and I look forward to working with my colleagues in the House to deliver a bill to the President's desk quickly next year.”

“This is the most important bill to improve the economic security of our middle class in a generation. And none of us will ever cast a more important vote,” **said Chairman Dodd**. “The last year proved that progress is not easy. But today, we have proven that it is not impossible. And this is the beginning, not the end, of our efforts to make this country stronger and healthier – and this victory only strengthens our commitment to make that happen.”

“With this bill, we erase a dividing line that has left millions of Americans without health insurance, without regular medical care for their children and just one serious illness away from financial catastrophe,” **said Chairman Harkin**. “With this landmark legislation, we get rid of that shameful divide within our American family. With this bill, we say that for every member of our family, access to quality, affordable health care should be a right, not a privilege. This is a great achievement.”

SUMMARY OF THE PATIENT PROTECTION AND AFFORDABLE CARE ACT

Immediate Benefits

Almost immediately, the American people will see the benefits of this historic legislation. With the first year of enactment of this legislation, this bill fixes our broken health system by:

- Providing affordable coverage to the uninsured with pre-existing conditions
- Improving care to seniors
- Lowering prescription drug costs
- Reducing costs for small businesses through tax credits on premiums
- Extending coverage for young adults
- Providing preventative care free of charge
- Prohibiting discrimination on the basis of salary, gender or existing illness
- Eliminating lifetime limits on the amount of coverage a person may receive
- Making health insurance plans more transparent and competitive

Overview

Our bill continues to honor the principles that were laid out at the beginning of this process. Our bill saves lives, saves money and saves Medicare and here's how our legislation accomplishes that:

Lowering Costs, Reducing the Deficit and Extending Coverage to Millions of Americans

The Congressional Budget Office (CBO) confirms that *The Patient Protection and Affordable Care Act* is a fiscally responsible bill that will reduce the deficit, extend coverage to millions of Americans and meet the President's cost test. Among other things, it will:

- Cut the budget deficit by \$132 billion (over 10 years) – going further than any other bill
- Cut the budget deficit by as much as \$1.3 trillion in the second decade
- Ensure that more than 94% of Americans have affordable coverage options – including a 31 million person reduction in the uninsured

Cracking Down on Insurer Abuses and Creating Competition

Our bill changes the way health insurance companies do business. This legislation will ensure that the American people, rather than big insurance companies have the upper hand when it comes to their health care coverage by:

- Prohibiting insurance companies from denying coverage for pre-existing conditions
- Stopping insurers from dropping health insurance coverage when someone gets sick
- Leveling the playing field for consumers by providing a health insurance marketplace for consumers, to ensure competition, lower costs and provide individuals the freedom to choose the right health insurance plan for them
- Banning pre-existing condition exclusions for children
- Strengthening medical loss ratios
- Eliminating discrimination based on gender
- Requiring insurance companies to cover preventive care
- Improving health coverage for America's seniors
- Creating multi-state insurance options overseen by the Office of Personnel Management (OPM) to give consumers affordable choices
- Ensuring free choice vouchers for eligible workers
- Strengthening patient protections like choice of doctors and access to emergency care

Helping Small Business

The legislation will help reduce costs for small businesses by making health care more affordable for their employees. Qualifying small businesses will also be rewarded for providing health care coverage to their employees under the legislation by making them eligible for tax credits of up to 50 percent of their premiums.

Protecting Seniors

The Medicare program for America's seniors is a sacred trust with our seniors and people with disabilities and this bill makes Medicare a stronger, more sustainable program. *The Patient Protection and Affordable Care Act* will strengthen health care for America's seniors by increasing quality and reducing costs by:

- Strengthening the financial health of Medicare
- Reducing the size of the coverage gap in Medicare Part D, known as the "doughnut hole," by \$500 in the first year
- Making prescription drugs more affordable
- Ensuring affordable, quality long-term care
- Improving follow-up care after a hospitalization
- Increasing access to additional health care providers through Medicare

Investing in Doctors and Nurses

The Patient Protection and Affordable Care Act will address shortages in primary care and other areas of practice by making necessary investments in our nation's health care workforce, including the National Health Service Corps and the Scholarship and Loan Repayment Program. It will also create incentives for primary care practitioners and for providers to serve underserved areas.

- Investing in Community Health Centers to expand access to health care in underserved communities
- Expanding funding and training for rural health care providers, physicians and other health care providers

Promoting Prevention and Wellness

The bill will enhance preventive health care to help Americans live healthy lives and help restrain the growth of health care costs over time by:

- Eliminating co-pays and deductibles for recommended preventive care
- Providing individuals with the information they need to make healthy decisions
- Investing in a national prevention and public health strategy

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