



# PA HEALTH ACCESS NETWORK

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## **957,000 Pennsylvanians Would Gain Health Coverage Under U.S. House Bill**

### ***Report from Families USA Projects Increases in Number of People Able to Obtain Health Coverage under H.R. 3200***

**Harrisburg, PA**—Health reform legislation moving through the U.S. House of Representatives would reverse the continued and growing loss of health coverage by American families and would give millions of Americans the security of stable, quality, affordable coverage, according to a report released today by the consumer health organization Families USA.

Titled "**Coverage for America: We All Stand to Gain**," and based on legislative analysis by the Congressional Budget Office (CBO), the report says that the House bill would add health coverage for 23 million people in 2013, the first year of implementation, and 37 million by 2019, the last year for which the CBO provided data.

The Families USA report goes beyond CBO national figures, however, by providing state-by-state estimates of the increases in the number of people with health coverage in the key years 2013 (the first year HR 3200 would have an impact) and 2019. Under the House bill, every state will see a significant increase in the number of people with health coverage. Pennsylvania and adjacent states would see the following increases:

- *Pennsylvania* – 957,000 by 2019;
- *Ohio* – 991,000 by 2019;
- *West Virginia* – 201,000 by 2019;
- *Maryland* – 616,000 by 2019;
- *New Jersey* – 1,068,000 by 2019; and
- *New York* – 2,069,000 by 2019.

"The House health reform bill offers peace of mind to families across the country by guaranteeing affordable health coverage and care for virtually all Americans," said Ron Pollack, Executive Director of Families USA.

The House bill accomplishes this in several ways.

- It stops insurance companies from discriminating against people with pre-existing health conditions.

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- It offers substantial, sliding-scale subsidies so people can afford health coverage.
- It limits the out-of-pocket costs families pay when a loved one gets sick.
- It strengthens the safety net for our most economically vulnerable families.
- It will lower health premiums for those people who currently have insurance. It will do this by reducing the so-called "hidden health tax" that gets tacked on to insurance premiums to pay for the care received by the uninsured – a hidden surcharge that averaged \$1,017 for family coverage in 2008.

Berry Friesen, public affairs manager of the PA Health Access Network, elaborated on how HR 3200 would impact Pennsylvania.

"The biggest group of winners in our state would be the 62 percent of us who currently have private health insurance," Friesen said. "We would find our coverage more understandable, more dependable, and less expensive over time.

"The self-employed, and employees not offered coverage on their jobs, would find it much easier to shop for affordable coverage due to reform of insurance industry practices and due to subsidies that would bring down the cost of premiums.

"Individuals with very low incomes also would gain coverage, either through Medicaid or through newly-established insurance exchanges. Presently, most of those individuals have no coverage options and have no options other than the adultBasic waiting list."

The bill includes a "public insurance option" administered by the federal government and marketed through the insurance exchanges to interested consumers. This public option, which would be a self-sustaining plan focused on affordability, would be available during the first several years only to individuals buying their own coverage and to small businesses with fewer than 20 employees. The CBO projects limited enrollment (11-12 million people) during the first several years after the public option is introduced. Nevertheless, the CBO also projects the public option will yield savings of \$150 billion over ten years.

A copy of the Families USA report is available at: [www.familiesusa.org/assets/pdfs/health-reform/coverage-for-america.pdf](http://www.familiesusa.org/assets/pdfs/health-reform/coverage-for-america.pdf)

The Pennsylvania Health Access Network (PHAN) is a statewide coalition of 50 organizations working to protect high quality health insurance coverage for individuals and businesses and expand coverage to the uninsured. To learn more, go to [www.pahealthaccess.org](http://www.pahealthaccess.org).

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