



## LTE Theme: National Health Care Reform

Pick a theme. Use the sample paragraph as your core message. Personalize it by adding a catchy opening line or a couple sentences about your personal experience.

By all means “speak” with your voice.

***Themes to stress: Security/Peace of Mind; Cost of Doing Nothing; Good for the Economy; Good for Everybody, including the majority who have insurance now.***

1. **Peace of mind** – Comprehensive health care reform legislation will give families **peace of mind** because it guarantees that their insurance will not be taken away, even if they lose a job or their health status changes.
2. **Health reform bill is on the side of improving the economy and helping business put more people back to work.** Health care costs have been spiraling out of control and becoming more unaffordable for our families. Small businesses are being strangled much in the way that middle-class families have been strangled. This bill supports small businesses with subsidies to assist them in providing care for their employees. It frees up money allowing owners to reinvest in their businesses & create new opportunities for employment. That’s how we’ll make Main Street stronger in the long run.

**Small businesses** are the key to economic growth and recovery, but rising health care costs hamper entrepreneurial efforts. We need comprehensive health reform legislation that provides tax credits to small business owners to finally make insurance affordable, which will encourage business development and growth.

3. **Stop insurance companies from profiting at my expense.** Insurance companies make millions by denying coverage to those with pre-existing conditions and dropping those who are sick. They’re scared that government will stop their greedy practices, which is exactly what reform will do. We need a health reform bill now!
4. **Pass comprehensive health reform because most of us want it.** The Washington Post/ABC poll of February 10 confirms that support for reform is still strong! ***When asked if lawmakers should keep trying to pass a comprehensive health care reform plan or give up on health reform 63% of the public says keep trying; 88% of Democrats; 56% of Independents, and 42 % of Republicans say they action on major reform!***

When Americans are told specifically and honestly what is in the Senate Bill and how the bill will directly impact them, they want the reforms. Members of Congress need to deliver—pass the bill and show Americans that they had the courage and leadership to do what the public elected them to do— to govern on their behalf.

5. **We need Congress to finish the work it started:** stand up for families and pass comprehensive health care reform legislation now.

**Tennesseans need our members of Congress to be our side!** It’s time for Congress to stand up to big insurance and take OUR SIDE when it comes to health care by: 1) Making the insurance companies follow fair rules; 2) Making health care more affordable for everyone; and 3) Ending discrimination by insurance companies who deny or overprice coverage for pre-existing conditions. Pass the health reform bill now!



6. **Covering everybody**, thereby, pooling the risk—the insured will no longer pay a \$1,000 hidden tax that insurance companies now tack onto to policies in order to pay for the cost of care for the uninsured.
7. **Creating an Exchange**—a one-stop shopping mall to compare and buy the health care plan that works for you. Individuals, families, and small businesses with have choices of private & public insurance plans, all with comprehensive benefits & competitive pricing.

**Congress is doing the right thing.** With the health bill, members of Congress will be in the same boat as us--the people who voted for them. They'll get their health insurance the same way as us--from the Exchange. If it's good enough for them and their kids, it's good enough for me and mine. And I'll support my representative who says "what's good enough for my constituents is good enough for me."

8. **Shared responsibility:** everybody will be responsible for obtaining coverage, and because insurance companies will still be out to make a profit, **tax credits and premium subsidies** will be available to make coverage affordable for individuals & families with incomes up to 300 percent of poverty (about \$66,000 for a Tennessee family of 4) & to small businesses.
9. **Reducing risk of medical debt** by ending the "gotcha" game insurance companies now play. This will happen by capping the amount of out-of-pocket costs insurance companies can charge consumers.
10. **We want government on our side—the side of hardworking Americans.** In just the past year, our government has provided 3 million more American children with health care, invested in and expanded the care and services provided by rural community health centers, and guaranteed that families who suffer the loss of a job and thus health insurance would maintain affordable COBRA coverage. That's the kind of government that works for and delivers—those are the leaders we're going to vote for again.
11. **State policy angle: State's Cannot Do It Alone** --Tennessee's state budget woes starkly show why we must have national health care reform. The state has for many years whittled away consumer coverage through its TennCare program. It has closed its unsuccessful Cover TN program. It is calling for cuts to mental health services. It's cutting funds for the medical safety net. Tennessee cannot meet the health care needs of its people. Tennessee cannot stop health insurers from denying coverage to hard working families. No state can. We must come together as a nation to begin to solve the troubled health care system that makes up 17 percent of our GDP and will continue to spin out of control if we do nothing.
12. **State angle: Tennesseans are struggling under our broken health care system.** Tennessee has one million uninsured and growing. Hard working Tennesseans are coming out on the losing end when comes to being able to afford ever-increasing health insurance premiums. This trend is not changing unless we demand that it change. And right now the change we can make is coming together to support the health reform bill in Congress. No one believes the bill is a magic bullet. But it will stop insurance companies from denying people coverage and it will provide us better choices in coverage. There are two things that we all know. First, Tennessee cannot solve this problem, no state can. We, as a People, are all in this together. The other thing we all know is that doing nothing is not an option.



**Tennessee Health Care Campaign**  
*Working for Guaranteed Affordable Choices*



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