

# Healthy Americans Act

## Guaranteeing Health Insurance for ALL Americans



Rep. Eshoo speaks at a press conference on the Healthy Americans Act

*The 47 million uninsured Americans are a major contributing factor to the increased costs in healthcare. Those who do have healthcare end up paying for those who don't. Overall costs of healthcare will go down when every American is insured.*

*The bill gives companies a financial incentive to keep patients healthy by investing in prevention and disease management. This plan is budget neutral by 2014 and will produce a cost-savings thereafter. Specifically the legislation would:*

### **Create a true universal healthcare plan that will cover every American for less than we spend on healthcare today**

- Our current healthcare system relies mostly on employer-sponsored health insurance. This means your only options of health insurance are the ones your employer picks for you.
- This legislation guarantees that everyone has access to an affordable, private healthcare plan.
- With a wider pool of healthcare consumers in the market, administrative and procedural costs will go down, stemming the exorbitant and rising costs of care in the U.S.
- By removing the employer from the insurance equation, employers will convert their health insurance care premiums into higher wages that employees will use to purchase their own private health insurance.

### **Help consumers find the best insurance plan for them by setting up Health Help Agencies**

- This system would set up Health Help Agencies in every state with the mission of matching insurers with health care consumers directly.

### **Offer more insurance options for consumers**

- Individuals and their families will now have a wide range of plans to choose from, including the very same plans offered to Members of Congress.

### **Ensure EVERY AMERICAN has access to healthcare**

- Those who make 400% of the poverty level and under will have subsidized to free health insurance.
- Employers will also be responsible for putting funds into their state Health Help Agency which helps subsidize the cost of health care for poorer Americans.