



Get the Facts: Busting the Top 10 Myths on the Affordable Care Act

MYTH #1: It's too complicated to understand any of it.

FACT: The basics are simple. 32 million more American will be insured. The worst insurance company abuses will end. We will start improving quality and controlling cost for everyone.

FACT: HealthCare.gov explains the law and how it will be rolled out.

MYTH #2: It hasn't helped anyone.

FACT: Insurance now covers: 1) Children with pre-existing conditions, 2) 2.5 million young adults through age 26 who can now stay on their parents' plans, 3) Adults with pre-existing conditions who can now sign up for high-risk plans

FACT: No more insurance company caps on how much they will spend on your health care.

MYTH #3: We can't afford to have it.

FACT: We can't afford not to have it. By promoting access to the right care, at the right place, at the right time, the Affordable Care Act was designed to save money while keeping people healthier.

MYTH #4: It hurts Medicare and seniors.

FACT: Seniors get help affording prescription drugs.

FACT: Seniors get annual checkups with no copays.

FACT: It invests in making Medicare work better for the long run for seniors and doctors.

MYTH #5: It's increasing premiums and costs for families.

FACT: Private employer-based health premiums were skyrocketing before the law, and it will help change that.

FACT: Insurance companies now have to explain why they are raising rates on a public website.

FACT: If insurance companies don't spend enough of your premium dollars on health care, they are now required to send you a rebate at the end of the year.

MYTH #6: It's hurting small businesses.

FACT: Many small businesses with fewer than 50 employees are now getting tax credits of up to 35% of health insurance premiums. Beginning in 2014, many small businesses will be eligible for tax credits up to 50% of insurance premiums.

MYTH #7: It's unconstitutional.

FACT: Most law experts have said health reform is constitutional, and most judges - even the most conservative - agree.

MYTH #8: It's all about insurance and not about health.

FACT: It creates a national Prevention Fund - a long overdue investment in improving health and preventing chronic disease. Communities across the country are already using grant money to help people live healthier lives.

FACT: It invests in training more doctors, nurses, and other health professionals

MYTH #9: It's all about insurance and not about cost.

FACT: The Medicare and Medicaid Center for Innovation is promoting new models, innovations, and research across the country to start improving care while decreasing costs.

FACT: The law invests in improving quality and coordination of care.

MYTH #10: It's a government takeover of health care.

FACT: The Affordable Care Act is a partnership between the government and businesses, communities, hospitals, doctors, and patients. It strengthens the private insurance market while protecting people and their health.

**FACT: The more we know, the more we can get to
better health and better health care for our families and our country!**