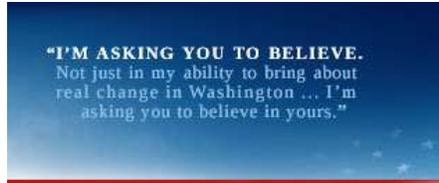


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**Barack Obama will make health insurance affordable and accessible to all:**

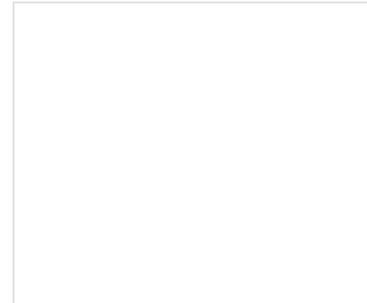
The Obama-Biden plan provides affordable, accessible health care for all Americans, builds on the existing healthcare system, and uses existing providers, doctors and plans to implement the plan.

**Obama will lower health care costs:**

The Obama plan will lower health care costs by \$2,500 for a typical family by investing in health information technology, prevention and care coordination.

**Promote public health:**

Obama and Biden will require coverage of preventive services, including cancer screenings, and will increase state and local preparedness for terrorist attacks and natural disasters.



**In this Section**

- [Make Health Insurance Work for People and Businesses - Not Just Insurance and Drug Companies.](#)
- [Reduce Costs and Save a Typical American Family up to \\$2,500](#)

**More on Health Care**

- [Watch More Videos](#)
- [Read the Plan](#)
- [Read the Frequently-Asked Q and A](#)
- [Read the Speech](#)
- [Read the HIV/AIDS Agenda](#)
- [Read the Cancer Agenda](#)



**Present *your* ideas**

Speak your mind and help set the policies that will guide this campaign and change the country.

Discuss *with* others.

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***Plan for a Healthy America***

**Barack Obama and Joe Biden's Plan**

On health care reform, the American people are too often offered two extremes - government-run health care with higher taxes or letting the insurance companies operate without rules. Barack Obama and Joe Biden believe both of these extremes are wrong, and that's why they've proposed a plan that strengthens employer coverage, makes insurance companies accountable and ensures patient choice of doctor and care without government interference.

The Obama-Biden plan provides affordable, accessible health care for all Americans, builds on the existing health care system, and uses existing providers, doctors and plans to implement the plan. Under the Obama-Biden plan, patients will be able to make health care decisions with their doctors, instead of being blocked by insurance company bureaucrats.

Under the plan, if you like your current health insurance, nothing changes, except your costs will go down by as much as \$2,500 per year.

If you don't have health insurance, you will have a choice of new, affordable health insurance options.



**Make Health Insurance Work for People and Businesses - Not Just Insurance and Drug Companies.**

Require insurance companies to cover pre-existing conditions so all Americans regardless of their health status or history can get comprehensive benefits at fair and stable premiums.

Create a new Small Business Health Tax Credit to help small businesses provide affordable health insurance to their employees.

Lower costs for businesses by covering a portion of the catastrophic health costs they pay in return for lower premiums for employees.

Prevent insurers from overcharging doctors for their malpractice insurance and invest in proven strategies to reduce preventable medical errors.

Make employer contributions more fair by requiring large employers that do not offer coverage or make a meaningful contribution to the cost of quality health coverage for their employees to contribute a percentage of payroll toward the costs of their employees health care.

Establish a National Health Insurance Exchange with a range of private insurance options as well as a new public plan based on benefits available to members of Congress that will allow individuals and small businesses to buy affordable health coverage.

Ensure everyone who needs it will receive a tax credit for their premiums.

**Reduce Costs and Save a Typical American Family up to \$2,500 as reforms phase in:**

Lower drug costs by allowing the importation of safe medicines from other developed countries, increasing the use of generic drugs in public programs and taking on drug companies that block cheaper generic medicines from the market

Require hospitals to collect and report health care cost and quality data

Reduce the costs of catastrophic illnesses for employers and their employees.

Reform the insurance market to increase competition by taking on anticompetitive activity that drives up prices without improving quality of care.

**The Obama-Biden plan will promote public health.** It will require coverage of preventive services, including cancer screenings, and increase state and local preparedness for terrorist attacks and natural disasters.

**A Commitment to Fiscal Responsibility:** Barack Obama will pay for his \$50 - \$65 billion health care reform effort by rolling back the Bush tax cuts for Americans earning more than \$250,000 per year and retaining the estate tax at its 2009 level.

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