

WHICH SENATE BILL WILL MAKE HEALTH CARE AFFORDABLE TO YOUR FAMILY?

A comparison of the Senate HELP* and Finance Bills

Affordable at work?

Under health care reform the great majority of Americans – more than two-thirds of those under 65 - will continue to get health coverage at work.

	Senate Finance Bill	Senate HELP Bill
Will your employer be required to offer health insurance	NO	YES*
Will your employer be required to help pay for your coverage	NO	YES*

* Applies to employers of 25 employees or more.

The HELP bill will mean affordable coverage at work!

Affordable if you don't get coverage at work?

If you don't get coverage at work you'll get coverage through a new health insurance marketplace called an "exchange." The amount of premiums you pay and your out-of-pocket costs will be based on your income. The government will provide tax credits to help you afford the high cost of coverage.

<i>Based on the average income (\$55,100) and typical medical expenses for a four-person family</i>	Senate Finance Bill Annual Family Costs	Senate HELP Bill Annual Family Costs	HELP is more affordable by
Premiums	\$5,200	\$3,100	\$2,100
Out-of-pocket	\$3,900	\$2,100	\$1,800
Total family costs	\$9,100	\$5,200	\$3,900

Note: For families of all incomes with typical health expenses the HELP bill saves more or costs the same.

The HELP bill will save the average family \$3,900 a year!

CALL YOUR SENATOR AND SAY:

Support the HELP bill on employer responsibility and making coverage affordable

**HELP is the Committee on Health, Education, Labor, and Pensions of the U.S. Senate formerly chaired by Senator Kennedy.*

**HEALTH CARE
FOR AMERICA NOW!**