

Putting Americans In Control of Their Health Care

What Reform Means To You | The President's Proposal | Republican Ideas | Bipartisan Meeting

THE PRESIDENT'S PROPOSAL

What's New

Improving Affordability and Accountability
Cracking Down on Waste, Fraud and Abuse
Ensuring Fiscal Sustainability
Other Policy Improvements

Title I. Quality, Affordable Health Care for All Americans

Tax Relief and Incentives for Small Business Owners
Keeping Insurance Companies Honest
Limiting Out-Of Pocket Expenses
Shared Responsibility
"Hardship" Waiver
Employer Responsibility
If You Like the Insurance You Have, Keep It
More Choices, Greater Competition -- Health Insurance Exchange
Same Coverage Choices as Members of Congress
Making Coverage and Care More Affordable for Families

Title II. The Role of Public Programs

Title III. Improving the Quality and Efficiency of Health Care

Title IV. Prevention of Chronic Disease and Improving Public Health

Title V. Health Care Workforce

Title VI. Transparency and Program Integrity

Title VII. Improving Access to Innovative Medical Therapies

Title VIII. Community Living Assistance Services and Supports Act (CLASS Act)

Title IX. Revenue Provisions

Title X. Reauthorization of the Indian Health Care Improvement Act

Title I. Quality, Affordable Health Care for All Americans

This Act puts individuals, families and small business owners in control of their health care. It reduces premium costs for millions of working families and small businesses by providing hundreds of billions of dollars in tax relief – the largest middle class tax cut for health care in history. It also reduces what families will have to pay for health care by capping out-of-pocket expenses and requiring preventive care to be fully covered without any out-of-pocket expense. For Americans with insurance coverage who like what they have, they can keep it. Nothing in this act or anywhere in the bill forces anyone to change the insurance they have, period.

Americans without insurance coverage will be able to choose the insurance coverage that works best for them in a new open, competitive insurance market – the same insurance market that every member of Congress will be required to use for their insurance. The insurance Exchange will pool buying power and give Americans new affordable choices of private insurance plans that have to compete for their business based on cost and quality. Small business owners will not only be able to choose insurance coverage through this exchange, but will receive a new tax credit to help offset the cost of covering their employees.

It keeps insurance companies honest by setting clear rules that rein in the worst insurance industry abuses. And it bans all insurance companies from denying insurance coverage because of a person's pre-existing medical conditions while giving consumers new power to appeal insurance company decisions that deny doctor ordered treatments covered by insurance.

Starting in six months, American families and small business owners will begin to experience the benefits of this common-sense reform:

- **New Affordable Choices:**
 - Americans with pre-existing conditions will finally have the choice of quality, affordable insurance through a new insurance pool;
 - Small business owners will be eligible for billions in tax credits to help offer insurance coverage to employees;
 - Paperwork reduction and simplified forms will begin to reduce costs for doctors, employers and consumers;
 - New plans will have to offer preventive care and immunizations at no cost;
 - New plans will have to cover an enrollee's dependent children until age 26;
 - A re-insurance program for employers that offer health insurance to their early retirees will save as much as \$1,200 for every family enrolled.
- **More Power for Consumers:**
 - A new website to help consumers compare different insurance coverage options along with state-by-state health care consumer assistance and ombudsman for any of their health insurance questions;
 - Public disclosure by insurance companies of the amounts they spend on administrative expenses including advertising, profits and salaries compared to what they spend for care.
 - Clear and easy-to-understand insurance documents to help Americans make decisions when shopping for health insurance;
 - A new independent appeals process so consumers and patients can appeal insurance company decisions.
- **Insurance Company Accountability:**
 - Make it illegal for insurance companies to deny coverage for children because of a pre-existing medical condition;

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- Provide rebates to consumers from insurance companies when they spend a large percentage of consumers' premiums on advertising, bonuses and other administrative expenses instead of patient care;
- Review of unreasonable insurance premium increases and rebates if unjustified; health insurers with a pattern of excessive rate increases can be blocked from selling through new insurance exchanges;
- Remove arbitrary lifetime or yearly limits on coverage so people know that all of the care they need will be paid for;
- Prevent insurance companies from dropping insurance coverage when a person gets sick and needs it most.

These common-sense reforms will be implemented step by step so that families and small business owners have the information they need to make the choices that work best for them.

Continue to [If You Like the Insurance You Have, Keep It](#)

Home

The White House Blog

Photos & Videos

Photo Galleries

Video

Live Streams

Podcasts

Briefing Room

Your Weekly Address

Speeches & Remarks

Press Briefings

Statements & Releases

Presidential Actions

Featured Legislation

Nominations & Appointments

Disclosures

Issues

Civil Rights

Defense

Disabilities

Economy

Education

Energy & Environment

Ethics

Family

Fiscal Responsibility

Foreign Policy

Health Care

Homeland Security

Immigration

Poverty

Rural

Seniors & Social Security

Service

Taxes

Technology

Urban Policy

Veterans

Women

Additional Issues

The Administration

President Barack Obama

Vice President Joe Biden

First Lady Michelle Obama

Dr. Jill Biden

The Cabinet

White House Staff

Executive Office of the President

Other Advisory Boards

About the White House

History

Presidents

First Ladies

The Oval Office

The Vice President's Residence & Office

Eisenhower Executive Office Building

Camp David

Air Force One

White House Fellows

White House Internships

White House 101

Tours & Events

Our Governm

The Executive Bra

The Legislative Br

The Judicial Branc

The Constitution

Federal Agencies Commissions

Elections & Voting

State & Local Gov

Resources

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Putting Americans In Control of Their Health Care

[What Reform Means To You](#) | [The President's Proposal](#) | [Republican Ideas](#) | [Bipartisan Meeting](#)

THE PRESIDENT'S PROPOSAL

What's New

- [Improving Affordability and Accountability](#)
- [Cracking Down on Waste, Fraud and Abuse](#)
- [Ensuring Fiscal Sustainability](#)
- [Other Policy Improvements](#)

Title I. Quality, Affordable Health Care for All Americans

- [Tax Relief and Incentives for Small Business Owners](#)
- [Keeping Insurance Companies Honest](#)
- [Limiting Out-Of Pocket Expenses](#)
- [Shared Responsibility](#)
- ["Hardship" Waiver](#)
- [Employer Responsibility](#)
- [If You Like the Insurance You Have, Keep It](#)
- [More Choices, Greater Competition -- Health Insurance Exchange](#)
- [Same Coverage Choices as Members of Congress](#)
- [Making Coverage and Care More Affordable for Families](#)

Title II. The Role of Public Programs

Title III. Improving the Quality and Efficiency of Health Care

Title IV. Prevention of Chronic Disease and Improving Public Health

Title V. Health Care Workforce

Title VI. Transparency and Program Integrity

Title VII. Improving Access to Innovative Medical Therapies

Title VIII. Community Living Assistance Services and Supports Act (CLASS Act)

Title IX. Revenue Provisions

Title X. Reauthorization of the Indian Health Care Improvement Act

Title I. Quality, Affordable Health Care for All Americans

Tax Relief and Incentives for Small Business Owners

The proposal will also provide tens of billions in tax credits for small business owners to make insurance coverage more affordable. Small businesses will also have a new option of purchasing insurance through the exchanges. By pooling their resources in the new insurance marketplace, small business owners will lower their costs and have the same choices that big corporations and unions enjoy.

Continue to [Keeping Insurance Companies Honest](#)

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February 20, 2010 5:44 PM EST
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February 20, 2010 6:00 AM EST
[Weekly Address: Premiums, Profits, & Need for Health Reform](#)

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| MySpace | LinkedIn |

Home

The White House Blog

Photos & Videos

Photo Galleries

Video

Live Streams

Podcasts

Briefing Room

Your Weekly Address

Speeches & Remarks

Press Briefings

Statements & Releases

Presidential Actions

Featured Legislation

Nominations & Appointments

Disclosures

Issues

Civil Rights

Defense

Disabilities

Economy

Education

Energy & Environment

Ethics

Family

Fiscal Responsibility

Foreign Policy

Health Care

Homeland Security

Immigration

Poverty

Rural

Seniors & Social Security

Service

Taxes

Technology

Urban Policy

Veterans

Women

Additional Issues

The Administration

President Barack Obama

Vice President Joe Biden

First Lady Michelle Obama

Dr. Jill Biden

The Cabinet

White House Staff

Executive Office of the President

Other Advisory Boards

About the White House

History

Presidents

First Ladies

The Oval Office

The Vice President's Residence & Office

Eisenhower Executive Office Building

Camp David

Air Force One

White House Fellows

White House Internships

White House 101

Tours & Events

Our Government

The Executive Branch

The Legislative Branch

The Judicial Branch

The Constitution

Federal Agencies Commissions

Elections & Voting

State & Local Government

Resources

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Putting Americans In Control of Their Health Care

What Reform Means To You | The President's Proposal | Republican Ideas | Bipartisan Meeting

THE PRESIDENT'S PROPOSAL

What's New

- Improving Affordability and Accountability
- Cracking Down on Waste, Fraud and Abuse
- Ensuring Fiscal Sustainability
- Other Policy Improvements

Title I. Quality, Affordable Health Care for All Americans

- Tax Relief and Incentives for Small Business Owners
- Keeping Insurance Companies Honest**
- Limiting Out-Of Pocket Expenses
- Shared Responsibility "Hardship" Waiver
- Employer Responsibility
- If You Like the Insurance You Have, Keep It
- More Choices, Greater Competition -- Health Insurance Exchange
- Same Coverage Choices as Members of Congress
- Making Coverage and Care More Affordable for Families

Title II. The Role of Public Programs

Title III. Improving the Quality and Efficiency of Health Care

Title IV. Prevention of Chronic Disease and Improving Public Health

Title V. Health Care Workforce

Title VI. Transparency and Program Integrity

Title VII. Improving Access to Innovative Medical Therapies

Title VIII. Community Living Assistance Services and Supports Act (CLASS Act)

Title IX. Revenue Provisions

Title X. Reauthorization of the Indian Health Care Improvement Act

Title I. Quality, Affordable Health Care for All Americans

Keeping Insurance Companies Honest

Some health insurance reforms will begin immediately, but others will phase in as more Americans obtain coverage. As more Americans buy insurance, insurance companies will have to abide by new consumer protections that will keep them honest and rein in some of the worst abuses of the insurance industry.

Once the exchanges are up and running, insurance companies will be banned from:

- Denying coverage or setting premiums based of your health status, medical history, genetic information or evidence of domestic violence;
- Setting different premiums based on gender or salary;
- Dropping coverage when someone gets sick;
- Refusing to renew someone's coverage because of an illness.

Continue to [Limiting Out-Of Pocket Expenses](#)

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February 20, 2010 5:44 PM EST
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February 20, 2010 6:00 AM EST
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The White House Blog

Photos & Videos

Photo Galleries

Video

Live Streams

Podcasts

Briefing Room

Your Weekly Address

Speeches & Remarks

Press Briefings

Statements & Releases

Presidential Actions

Featured Legislation

Nominations & Appointments

Disclosures

Issues

Civil Rights

Defense

Disabilities

Economy

Education

Energy & Environment

Ethics

Family

Fiscal Responsibility

Foreign Policy

Health Care

Homeland Security

Immigration

Poverty

Rural

Seniors & Social Security

Service

Taxes

Technology

Urban Policy

Veterans

Women

Additional Issues

The Administration

President Barack Obama

Vice President Joe Biden

First Lady Michelle Obama

Dr. Jill Biden

The Cabinet

White House Staff

Executive Office of the President

Other Advisory Boards

About the White House

History

Presidents

First Ladies

The Oval Office

The Vice President's Residence & Office

Eisenhower Executive Office Building

Camp David

Air Force One

White House Fellows

White House Internships

White House 101

Tours & Events

Our Governm

The Executive Bra

The Legislative Br

The Judicial Branc

The Constitution

Federal Agencies Commissions

Elections & Voting

State & Local Gov

Resources

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Putting Americans In Control of Their Health Care

[What Reform Means To You](#) | [The President's Proposal](#) | [Republican Ideas](#) | [Bipartisan Meeting](#)

THE PRESIDENT'S PROPOSAL

What's New

- [Improving Affordability and Accountability](#)
- [Cracking Down on Waste, Fraud and Abuse](#)
- [Ensuring Fiscal Sustainability](#)
- [Other Policy Improvements](#)

Title I. Quality, Affordable Health Care for All Americans

- [Tax Relief and Incentives for Small Business Owners](#)
- [Keeping Insurance Companies Honest](#)
- [Limiting Out-Of Pocket Expenses](#)
- [Shared Responsibility](#)
- ["Hardship" Waiver](#)
- [Employer Responsibility](#)
- [If You Like the Insurance You Have, Keep It](#)
- [More Choices, Greater Competition -- Health Insurance Exchange](#)
- [Same Coverage Choices as Members of Congress](#)
- [Making Coverage and Care More Affordable for Families](#)

Title II. The Role of Public Programs

Title III. Improving the Quality and Efficiency of Health Care

Title IV. Prevention of Chronic Disease and Improving Public Health

Title V. Health Care Workforce

Title VI. Transparency and Program Integrity

Title VII. Improving Access to Innovative Medical Therapies

Title VIII. Community Living Assistance Services and Supports Act (CLASS Act)

Title IX. Revenue Provisions

Title X. Reauthorization of the Indian Health Care Improvement Act

Title I. Quality, Affordable Health Care for All Americans

Limiting Out-Of Pocket Expenses:

To prevent insurance companies from discriminating against older Americans, the Act requires insurance companies to limit the amount they can charge based on age.

To make sure that insurance is there when you need it, they must cover minimum benefits that every American can count on.

And the Act helps prevent an illness from ruining a family financially by limiting out-of-pocket expenses that individuals and families have to pay for treatments they need.

Continue to [Shared Responsibility](#)

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February 20, 2010 5:44 PM EST
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February 20, 2010 6:00 AM EST
[Weekly Address: Premiums, Profits, & Need for Health Reform](#)

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Home

The White House Blog

Photos & Videos

Photo Galleries

Video

Live Streams

Podcasts

Briefing Room

Your Weekly Address

Speeches & Remarks

Press Briefings

Statements & Releases

Presidential Actions

Featured Legislation

Nominations & Appointments

Disclosures

Issues

Civil Rights

Defense

Disabilities

Economy

Education

Energy & Environment

Ethics

Family

Fiscal Responsibility

Foreign Policy

Health Care

Homeland Security

Immigration

Poverty

Rural

Seniors & Social Security

Service

Taxes

Technology

Urban Policy

Veterans

Women

Additional Issues

The Administration

President Barack Obama

Vice President Joe Biden

First Lady Michelle Obama

Dr. Jill Biden

The Cabinet

White House Staff

Executive Office of the President

Other Advisory Boards

About the White House

History

Presidents

First Ladies

The Oval Office

The Vice President's Residence & Office

Eisenhower Executive Office Building

Camp David

Air Force One

White House Fellows

White House Internships

White House 101

Tours & Events

Our Government

The Executive Branch

The Legislative Branch

The Judicial Branch

The Constitution

Federal Agencies Commissions

Elections & Voting

State & Local Government

Resources

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Putting Americans In Control of Their Health Care

[What Reform Means To You](#) | [The President's Proposal](#) | [Republican Ideas](#) | [Bipartisan Meeting](#)

THE PRESIDENT'S PROPOSAL

What's New

- [Improving Affordability and Accountability](#)
- [Cracking Down on Waste, Fraud and Abuse](#)
- [Ensuring Fiscal Sustainability](#)
- [Other Policy Improvements](#)

Title I. Quality, Affordable Health Care for All Americans

- [Tax Relief and Incentives for Small Business Owners](#)
- [Keeping Insurance Companies Honest](#)
- [Limiting Out-Of Pocket Expenses](#)
- Shared Responsibility**
- ["Hardship" Waiver](#)
- [Employer Responsibility](#)
- [If You Like the Insurance You Have, Keep It](#)
- [More Choices, Greater Competition -- Health Insurance Exchange](#)
- [Same Coverage Choices as Members of Congress](#)
- [Making Coverage and Care More Affordable for Families](#)

Title II. The Role of Public Programs

Title III. Improving the Quality and Efficiency of Health Care

Title IV. Prevention of Chronic Disease and Improving Public Health

Title V. Health Care Workforce

Title VI. Transparency and Program Integrity

Title VII. Improving Access to Innovative Medical Therapies

Title VIII. Community Living Assistance Services and Supports Act (CLASS Act)

Title IX. Revenue Provisions

Title X. Reauthorization of the Indian Health Care Improvement Act

Title I. Quality, Affordable Health Care for All Americans

Shared Responsibility

The Act asks everyone to take responsibility for improving America's health care. In order to lower costs for all Americans and extend coverage to people with pre-existing conditions, all Americans who can afford to purchase insurance will be asked to.

Those who are uninsured add over one thousand dollars to the average premium of families with insurance. This added cost covers emergency room care for Americans without insurance. To help bring costs under control for all Americans and cover all Americans with pre-existing conditions, all Americans who can afford insurance will have the responsibility to purchase it.

Continue to ["Hardship" Waiver](#)

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February 20, 2010 5:44 PM EST
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February 20, 2010 6:00 AM EST
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Home

The White House Blog

Photos & Videos

Photo Galleries

Video

Live Streams

Podcasts

Briefing Room

Your Weekly Address

Speeches & Remarks

Press Briefings

Statements & Releases

Presidential Actions

Featured Legislation

Nominations & Appointments

Disclosures

Issues

Civil Rights

Defense

Disabilities

Economy

Education

Energy & Environment

Ethics

Family

Fiscal Responsibility

Foreign Policy

Health Care

Homeland Security

Immigration

Poverty

Rural

Seniors & Social Security

Service

Taxes

Technology

Urban Policy

Veterans

Women

Additional Issues

The Administration

President Barack Obama

Vice President Joe Biden

First Lady Michelle Obama

Dr. Jill Biden

The Cabinet

White House Staff

Executive Office of the President

Other Advisory Boards

About the White House

History

Presidents

First Ladies

The Oval Office

The Vice President's Residence & Office

Eisenhower Executive Office Building

Camp David

Air Force One

White House Fellows

White House Internships

White House 101

Tours & Events

Our Government

The Executive Branch

The Legislative Branch

The Judicial Branch

The Constitution

Federal Agencies Commissions

Elections & Voting

State & Local Government

Resources

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Putting Americans In Control of Their Health Care

[What Reform Means To You](#) | [The President's Proposal](#) | [Republican Ideas](#) | [Bipartisan Meeting](#)

THE PRESIDENT'S PROPOSAL

What's New

- [Improving Affordability and Accountability](#)
- [Cracking Down on Waste, Fraud and Abuse](#)
- [Ensuring Fiscal Sustainability](#)
- [Other Policy Improvements](#)

Title I. Quality, Affordable Health Care for All Americans

- [Tax Relief and Incentives for Small Business Owners](#)
- [Keeping Insurance Companies Honest](#)
- [Limiting Out-Of Pocket Expenses](#)
- [Shared Responsibility](#)
- ["Hardship" Waiver](#)
- [Employer Responsibility](#)
- [If You Like the Insurance You Have, Keep It](#)
- [More Choices, Greater Competition -- Health Insurance Exchange](#)
- [Same Coverage Choices as Members of Congress](#)
- [Making Coverage and Care More Affordable for Families](#)

Title II. The Role of Public Programs

Title III. Improving the Quality and Efficiency of Health Care

Title IV. Prevention of Chronic Disease and Improving Public Health

Title V. Health Care Workforce

Title VI. Transparency and Program Integrity

Title VII. Improving Access to Innovative Medical Therapies

Title VIII. Community Living Assistance Services and Supports Act (CLASS Act)

Title IX. Revenue Provisions

Title X. Reauthorization of the Indian Health Care Improvement Act

Title I. Quality, Affordable Health Care for All Americans

"Hardship" Waiver

Individuals and families are eligible for a waiver from the requirement to purchase health insurance if coverage is unaffordable – if premiums exceed 8 percent of income.

In addition, exceptions are made for religious objectors, taxpayers with incomes below the tax-filing threshold (\$9,350 for a single or \$18,700 for a married couple in 2009), and Indian tribe members.

Americans under the age of 30 and other Americans who are exempt from the requirement to purchase insurance are eligible for a low-cost catastrophic plan that covers serious illness and injury.

Continue to [Employer Responsibility](#)

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February 20, 2010 5:44 PM EST
["Health-Care Shocker" Shows Nobod Immune from Insurance Company Al](#)

February 20, 2010 6:00 AM EST
[Weekly Address: Premiums, Profits, & Need for Health Reform](#)

February 19, 2010 6:59 PM EST
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|--------------------------|--------------------------|
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| MySpace | LinkedIn |

Home

The White House Blog

Photos & Videos

Photo Galleries

Video

Live Streams

Podcasts

Briefing Room

Your Weekly Address

Speeches & Remarks

Press Briefings

Statements & Releases

Presidential Actions

Featured Legislation

Nominations & Appointments

Disclosures

Issues

Civil Rights

Defense

Disabilities

Economy

Education

Energy & Environment

Ethics

Family

Fiscal Responsibility

Foreign Policy

Health Care

Homeland Security

Immigration

Poverty

Rural

Seniors & Social Security

Service

Taxes

Technology

Urban Policy

Veterans

Women

Additional Issues

The Administration

President Barack Obama

Vice President Joe Biden

First Lady Michelle Obama

Dr. Jill Biden

The Cabinet

White House Staff

Executive Office of the President

Other Advisory Boards

About the White House

History

Presidents

First Ladies

The Oval Office

The Vice President's Residence & Office

Eisenhower Executive Office Building

Camp David

Air Force One

White House Fellows

White House Internships

White House 101

Tours & Events

Our Government

The Executive Branch

The Legislative Branch

The Judicial Branch

The Constitution

Federal Agencies Commissions

Elections & Voting

State & Local Government

Resources

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Putting Americans In Control of Their Health Care

[What Reform Means To You](#) | [The President's Proposal](#) | [Republican Ideas](#) | [Bipartisan Meeting](#)

THE PRESIDENT'S PROPOSAL

What's New

- [Improving Affordability and Accountability](#)
- [Cracking Down on Waste, Fraud and Abuse](#)
- [Ensuring Fiscal Sustainability](#)
- [Other Policy Improvements](#)

Title I. Quality, Affordable Health Care for All Americans

- [Tax Relief and Incentives for Small Business Owners](#)
- [Keeping Insurance Companies Honest](#)
- [Limiting Out-Of Pocket Expenses](#)
- [Shared Responsibility](#)
- ["Hardship" Waiver](#)
- [Employer Responsibility](#)
- [If You Like the Insurance You Have, Keep It](#)
- [More Choices, Greater Competition -- Health Insurance Exchange](#)
- [Same Coverage Choices as Members of Congress](#)
- [Making Coverage and Care More Affordable for Families](#)

Title II. The Role of Public Programs

Title III. Improving the Quality and Efficiency of Health Care

Title IV. Prevention of Chronic Disease and Improving Public Health

Title V. Health Care Workforce

Title VI. Transparency and Program Integrity

Title VII. Improving Access to Innovative Medical Therapies

Title VIII. Community Living Assistance Services and Supports Act (CLASS Act)

Title IX. Revenue Provisions

Title X. Reauthorization of the Indian Health Care Improvement Act

Title I. Quality, Affordable Health Care for All Americans

Employer Responsibility

Larger companies that offer coverage must automatically enroll any new eligible employees. Any company with 50 or more employees that does not offer coverage and whose employees access taxpayer supported health programs will be required to help offset the costs to the American taxpayer.

No small business owner will be required to enroll an employee or to offset health costs to taxpayers. As mentioned earlier, small business owners will receive incentives to cover employees through tax credits and enjoy greater buying power and insurance choices in the exchanges.

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February 20, 2010 5:44 PM EST

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February 20, 2010 6:00 AM EST

[Weekly Address: Premiums, Profits, & Need for Health Reform](#)

February 19, 2010 6:59 PM EST

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Home

The White House Blog

Photos & Videos

Photo Galleries

Video

Live Streams

Podcasts

Briefing Room

Your Weekly Address

Speeches & Remarks

Press Briefings

Statements & Releases

Presidential Actions

Featured Legislation

Nominations & Appointments

Disclosures

Issues

Civil Rights

Defense

Disabilities

Economy

Education

Energy & Environment

Ethics

Family

Fiscal Responsibility

Foreign Policy

Health Care

Homeland Security

Immigration

Poverty

Rural

Seniors & Social Security

Service

Taxes

Technology

Urban Policy

Veterans

Women

Additional Issues

The Administration

President Barack Obama

Vice President Joe Biden

First Lady Michelle Obama

Dr. Jill Biden

The Cabinet

White House Staff

Executive Office of the President

Other Advisory Boards

About the White House

History

Presidents

First Ladies

The Oval Office

The Vice President's Residence & Office

Eisenhower Executive Office Building

Camp David

Air Force One

White House Fellows

White House Internships

White House 101

Tours & Events

Our Governm

The Executive Bra

The Legislative Br

The Judicial Branc

The Constitution

Federal Agencies Commissions

Elections & Voting

State & Local Gov

Resources

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Putting Americans In Control of Their Health Care

What Reform Means To You | The President's Proposal | Republican Ideas | Bipartisan Meeting

THE PRESIDENT'S PROPOSAL

What's New

- Improving Affordability and Accountability
- Cracking Down on Waste, Fraud and Abuse
- Ensuring Fiscal Sustainability
- Other Policy Improvements

Title I. Quality, Affordable Health Care for All Americans

- Tax Relief and Incentives for Small Business Owners
- Keeping Insurance Companies Honest
- Limiting Out-Of Pocket Expenses
- Shared Responsibility
- "Hardship" Waiver
- Employer Responsibility
- If You Like the Insurance You Have, Keep It**
- More Choices, Greater Competition -- Health Insurance Exchange
- Same Coverage Choices as Members of Congress
- Making Coverage and Care More Affordable for Families

Title II. The Role of Public Programs

Title III. Improving the Quality and Efficiency of Health Care

Title IV. Prevention of Chronic Disease and Improving Public Health

Title V. Health Care Workforce

Title VI. Transparency and Program Integrity

Title VII. Improving Access to Innovative Medical Therapies

Title VIII. Community Living Assistance Services and Supports Act (CLASS Act)

Title IX. Revenue Provisions

Title X. Reauthorization of the Indian Health Care Improvement Act

Title I. Quality, Affordable Health Care for All Americans

If You Like the Insurance You Have, Keep It:

Nothing in the proposal forces anyone to change the insurance they have. Period.

Continue to [More Choices, Greater Competition -- Health Insurance Exchange](#)

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Home

The White House Blog

Photos & Videos

Photo Galleries

Video

Live Streams

Podcasts

Briefing Room

Your Weekly Address

Speeches & Remarks

Press Briefings

Statements & Releases

Presidential Actions

Featured Legislation

Nominations & Appointments

Disclosures

Issues

Civil Rights

Defense

Disabilities

Economy

Education

Energy & Environment

Ethics

Family

Fiscal Responsibility

Foreign Policy

Health Care

Homeland Security

Immigration

Poverty

Rural

Seniors & Social Security

Service

Taxes

Technology

Urban Policy

Veterans

Women

Additional Issues

The Administration

President Barack Obama

Vice President Joe Biden

First Lady Michelle Obama

Dr. Jill Biden

The Cabinet

White House Staff

Executive Office of the President

Other Advisory Boards

About the White House

History

Presidents

First Ladies

The Oval Office

The Vice President's Residence & Office

Eisenhower Executive Office Building

Camp David

Air Force One

White House Fellows

White House Internships

White House 101

Tours & Events

Our Government

The Executive Branch

The Legislative Branch

The Judicial Branch

The Constitution

Federal Agencies Commissions

Elections & Voting

State & Local Government

Resources

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Putting Americans In Control of Their Health Care

[What Reform Means To You](#) | [The President's Proposal](#) | [Republican Ideas](#) | [Bipartisan Meeting](#)

THE PRESIDENT'S PROPOSAL

What's New

- [Improving Affordability and Accountability](#)
- [Cracking Down on Waste, Fraud and Abuse](#)
- [Ensuring Fiscal Sustainability](#)
- [Other Policy Improvements](#)

Title I. Quality, Affordable Health Care for All Americans

- [Tax Relief and Incentives for Small Business Owners](#)
- [Keeping Insurance Companies Honest](#)
- [Limiting Out-Of Pocket Expenses](#)
- [Shared Responsibility "Hardship" Waiver](#)
- [Employer Responsibility](#)
- [If You Like the Insurance You Have, Keep It](#)
- [More Choices, Greater Competition -- Health Insurance Exchange](#)
- [Same Coverage Choices as Members of Congress](#)
- [Making Coverage and Care More Affordable for Families](#)

Title II. The Role of Public Programs

Title III. Improving the Quality and Efficiency of Health Care

Title IV. Prevention of Chronic Disease and Improving Public Health

Title V. Health Care Workforce

Title VI. Transparency and Program Integrity

Title VII. Improving Access to Innovative Medical Therapies

Title VIII. Community Living Assistance Services and Supports Act (CLASS Act)

Title IX. Revenue Provisions

Title X. Reauthorization of the Indian Health Care Improvement Act

Title I. Quality, Affordable Health Care for All Americans

More Choices, Greater Competition -- Health Insurance Exchange

The proposal creates a new insurance marketplace that lets individuals and families without coverage and small business owners pool their resources and increase their buying power to make insurance more affordable. Private insurance companies will compete for business based on cost and quality and they'll have to follow common-sense rules of the road that rein in the worst insurance industry abuses.

For the first time ever, Americans who lose their jobs, change jobs, move out of state, get divorced or get sick will have the peace of mind and security of knowing they will always have quality affordable health care they can rely on. For Americans who get coverage through their job but can't afford it, the exchange will give them new choices. For small business owners, the exchange will level the playing field with big businesses and lower their costs.

Continue to [Same Coverage Choices as Members of Congress](#)

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[Weekly Address: Premiums, Profits, & Need for Health Reform](#)

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Home

The White House Blog

Photos & Videos

Photo Galleries

Video

Live Streams

Podcasts

Briefing Room

Your Weekly Address

Speeches & Remarks

Press Briefings

Statements & Releases

Presidential Actions

Featured Legislation

Nominations & Appointments

Disclosures

Issues

Civil Rights

Defense

Disabilities

Economy

Education

Energy & Environment

Ethics

Family

Fiscal Responsibility

Foreign Policy

Health Care

Homeland Security

Immigration

Poverty

Rural

Seniors & Social Security

Service

Taxes

Technology

Urban Policy

Veterans

Women

Additional Issues

The Administration

President Barack Obama

Vice President Joe Biden

First Lady Michelle Obama

Dr. Jill Biden

The Cabinet

White House Staff

Executive Office of the President

Other Advisory Boards

About the White House

History

Presidents

First Ladies

The Oval Office

The Vice President's Residence & Office

Eisenhower Executive Office Building

Camp David

Air Force One

White House Fellows

White House Internships

White House 101

Tours & Events

Our Government

The Executive Branch

The Legislative Branch

The Judicial Branch

The Constitution

Federal Agencies Commissions

Elections & Voting

State & Local Government

Resources

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Putting Americans In Control of Their Health Care

[What Reform Means To You](#) | [The President's Proposal](#) | [Republican Ideas](#) | [Bipartisan Meeting](#)

THE PRESIDENT'S PROPOSAL

What's New

- [Improving Affordability and Accountability](#)
- [Cracking Down on Waste, Fraud and Abuse](#)
- [Ensuring Fiscal Sustainability](#)
- [Other Policy Improvements](#)

Title I. Quality, Affordable Health Care for All Americans

- [Tax Relief and Incentives for Small Business Owners](#)
- [Keeping Insurance Companies Honest](#)
- [Limiting Out-Of Pocket Expenses](#)
- [Shared Responsibility](#)
- ["Hardship" Waiver](#)
- [Employer Responsibility](#)
- [If You Like the Insurance You Have, Keep It](#)
- [More Choices, Greater Competition -- Health Insurance Exchange](#)
- [Same Coverage Choices as Members of Congress](#)
- [Making Coverage and Care More Affordable for Families](#)

Title II. The Role of Public Programs

Title III. Improving the Quality and Efficiency of Health Care

Title IV. Prevention of Chronic Disease and Improving Public Health

Title V. Health Care Workforce

Title VI. Transparency and Program Integrity

Title VII. Improving Access to Innovative Medical Therapies

Title VIII. Community Living Assistance Services and Supports Act (CLASS Act)

Title IX. Revenue Provisions

Title X. Reauthorization of the Indian Health Care Improvement Act

Title I. Quality, Affordable Health Care for All Americans

Same Coverage Choices as Members of Congress

Every member of Congress will be required to purchase their insurance from the new health insurance exchange.

Continue to [Making Coverage and Care More Affordable for Families](#)

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February 20, 2010 6:00 AM EST
[Weekly Address: Premiums, Profits, & Need for Health Reform](#)

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Home

The White House Blog

Photos & Videos

Photo Galleries

Video

Live Streams

Podcasts

Briefing Room

Your Weekly Address

Speeches & Remarks

Press Briefings

Statements & Releases

Presidential Actions

Featured Legislation

Nominations & Appointments

Disclosures

Issues

Civil Rights

Defense

Disabilities

Economy

Education

Energy & Environment

Ethics

Family

Fiscal Responsibility

Foreign Policy

Health Care

Homeland Security

Immigration

Poverty

Rural

Seniors & Social Security

Service

Taxes

Technology

Urban Policy

Veterans

Women

Additional Issues

The Administration

President Barack Obama

Vice President Joe Biden

First Lady Michelle Obama

Dr. Jill Biden

The Cabinet

White House Staff

Executive Office of the President

Other Advisory Boards

About the White House

History

Presidents

First Ladies

The Oval Office

The Vice President's Residence & Office

Eisenhower Executive Office Building

Camp David

Air Force One

White House Fellows

White House Internships

White House 101

Tours & Events

Our Government

The Executive Branch

The Legislative Branch

The Judicial Branch

The Constitution

Federal Agencies Commissions

Elections & Voting

State & Local Government

Resources

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Putting Americans In Control of Their Health Care

[What Reform Means To You](#) | [The President's Proposal](#) | [Republican Ideas](#) | [Bipartisan Meeting](#)

THE PRESIDENT'S PROPOSAL

What's New

- [Improving Affordability and Accountability](#)
- [Cracking Down on Waste, Fraud and Abuse](#)
- [Ensuring Fiscal Sustainability](#)
- [Other Policy Improvements](#)

Title I. Quality, Affordable Health Care for All Americans

- [Tax Relief and Incentives for Small Business Owners](#)
- [Keeping Insurance Companies Honest](#)
- [Limiting Out-Of Pocket Expenses](#)
- [Shared Responsibility](#)
- ["Hardship" Waiver](#)
- [Employer Responsibility](#)
- [If You Like the Insurance You Have, Keep It](#)
- [More Choices, Greater Competition -- Health Insurance Exchange](#)
- [Same Coverage Choices as Members of Congress](#)
- [Making Coverage and Care More Affordable for Families](#)**
- [Title II. The Role of Public Programs](#)
- [Title III. Improving the Quality and Efficiency of Health Care](#)
- [Title IV. Prevention of Chronic Disease and Improving Public Health](#)
- [Title V. Health Care Workforce](#)
- [Title VI. Transparency and Program Integrity](#)
- [Title VII. Improving Access to Innovative Medical Therapies](#)
- [Title VIII. Community Living Assistance Services and Supports Act \(CLASS Act\)](#)
- [Title IX. Revenue Provisions](#)
- [Title X. Reauthorization of the Indian Health Care Improvement Act](#)

Title I. Quality, Affordable Health Care for All Americans

Making Coverage and Care More Affordable for Families

The Act will provide the largest tax cut for health care in American history. Millions of families will receive hundreds of billions of dollars in tax credits to help them pay for insurance in the new exchanges. This tax relief for working families will make insurance more affordable for those who can't get it through work or whose employer insurance is too expensive.

The Act also provides financial assistance to reduce out-of-pocket costs for moderate and low-income eligible Americans.

Continue to [Tax Relief and Incentives for Small Business Owners](#)

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Home

The White House Blog

Photos & Videos

Photo Galleries

Video

Live Streams

Podcasts

Briefing Room

Your Weekly Address

Speeches & Remarks

Press Briefings

Statements & Releases

Presidential Actions

Featured Legislation

Nominations & Appointments

Disclosures

Issues

Civil Rights

Defense

Disabilities

Economy

Education

Energy & Environment

Ethics

Family

Fiscal Responsibility

Foreign Policy

Health Care

Homeland Security

Immigration

Poverty

Rural

Seniors & Social Security

Service

Taxes

Technology

Urban Policy

Veterans

Women

Additional Issues

The Administration

President Barack Obama

Vice President Joe Biden

First Lady Michelle Obama

Dr. Jill Biden

The Cabinet

White House Staff

Executive Office of the President

Other Advisory Boards

About the White House

History

Presidents

First Ladies

The Oval Office

The Vice President's Residence & Office

Eisenhower Executive Office Building

Camp David

Air Force One

White House Fellows

White House Internships

White House 101

Tours & Events

Our Government

The Executive Branch

The Legislative Branch

The Judicial Branch

The Constitution

Federal Agencies Commissions

Elections & Voting

State & Local Government

Resources

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