

Delta Sigma Theta Sorority, Incorporated

A Public Service Sorority Founded in 1913

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March 22, 2010

Dear Soror:

After a long battle, Health Care Reform is HERE! Thank you for standing up and letting your voice be heard on this historic issue.

Since its inception in 1913, Delta Sigma Theta has been on the forefront of every major political and social movement in this country and the battle for health care reform was no different. On last week, Deltas throughout the country answered the call to contact their members of Congress in support of Health Care Reform. After thousands of calls, emails and faxes, there was no doubt that our collective voice was heard.

The passage of health care reform is a historic and long-awaited moment in the history of this country. Akin to legislation that brought about Social Security, Medicare, Medicaid and Civil Rights, the passage of this bill—which guarantees basic health care for every American—is a testament that the spirit of democracy is alive and well.

Special thanks to President Obama, Speaker Pelosi, and members of Congress—especially our very own 21st National President, Rep. Marcia L. Fudge (D-OH)—who worked tirelessly to get this legislation passed and on the president's desk. It is during times like this when we must all come together for the greater good. Below, you will find helpful information about this legislation and how it will work to improve lives.

With a Servant's Heart,



Cynthia M. A. Butler-McIntyre
National President

THE WHITE HOUSE

Office of the Press Secretary

For Immediate Release

March 22, 2010

REMARKS BY THE PRESIDENT
ON THE HOUSE VOTE ON HEALTH INSURANCE REFORM

March 21, 2010

East Room

11:47 P.M. EDT

THE PRESIDENT: Good evening, everybody. Tonight, after nearly 100 years of talk and frustration, after decades of trying, and a year of sustained effort and debate, the United States Congress finally declared that America's workers and America's families and America's small businesses deserve the security of knowing that here, in this country, neither illness nor accident should endanger the dreams they've worked a lifetime to achieve.

Tonight, at a time when the pundits said it was no longer possible, we rose above the weight of our politics. We pushed back on the undue influence of special interests. We didn't give in to mistrust or to cynicism or to fear. Instead, we proved that we are still a people capable of doing big things and tackling our biggest challenges. We proved that this government -- a government of the people and by the people -- still works for the people.

I want to thank every member of Congress who stood up tonight with courage and conviction to make health care reform a reality. And I know this wasn't an easy vote for a lot of people. But it was the right vote. I want to thank Speaker Nancy Pelosi for her extraordinary leadership, and Majority Leader Steny Hoyer and Majority Whip Jim Clyburn for their commitment to getting the job done. I want to thank my outstanding Vice President, Joe Biden, and my wonderful Secretary of Health and Human Services, Kathleen Sebelius, for their fantastic work on this issue. I want to thank the many staffers in Congress, and my own incredible staff in the White House, who have worked tirelessly over the past year with Americans of all walks of life to forge a reform package finally worthy of the people we were sent here to serve.

Today's vote answers the dreams of so many who have fought for this reform. To every unsung American who took the time to sit down and write a letter or type out an e-mail hoping your voice would be heard -- it has been heard tonight. To the untold numbers who knocked on doors and made phone calls, who organized and mobilized out of a firm conviction that change in this country comes not from the top down, but from the bottom up

-- let me reaffirm that conviction: This moment is possible because of you.

Most importantly, today's vote answers the prayers of every American who has hoped deeply for something to be done about a health care system that works for insurance companies, but not for ordinary people. For most Americans, this debate has never been about abstractions, the fight between right and left, Republican and Democrat -- it's always been about something far more personal. It's about every American who knows the shock of opening an envelope to see that their premiums just shot up again when times are already tough enough. It's about every parent who knows the desperation of trying to cover a child with a chronic illness only to be told "no" again and again and again. It's about every small business owner forced to choose between insuring employees and staying open for business. They are why we committed ourselves to this cause.

Tonight's vote is not a victory for any one party -- it's a victory for them. It's a victory for the American people. And it's a victory for common sense.

Now, it probably goes without saying that tonight's vote will give rise to a frenzy of instant analysis. There will be tallies of Washington winners and losers, predictions about what it means for Democrats and Republicans, for my poll numbers, for my administration. But long after the debate fades away and the prognostication fades away and the dust settles, what will remain standing is not the government-run system some feared, or the status quo that serves the interests of the insurance industry, but a health care system that incorporates ideas from both parties -- a system that works better for the American people.

If you have health insurance, this reform just gave you more control by reining in the worst excesses and abuses of the insurance industry with some of the toughest consumer protections this country has ever known -- so that you are actually getting what you pay for.

If you don't have insurance, this reform gives you a chance to be a part of a big purchasing pool that will give you choice and competition and cheaper prices for insurance. And it includes the largest health care tax cut for working families and small businesses in history -- so that if you lose your job and you change jobs, start that new business, you'll finally be able to purchase quality, affordable care and the security and peace of mind that comes with it.

This reform is the right thing to do for our seniors. It makes Medicare stronger and more solvent, extending its life by almost a decade. And it's the right thing to do for our future. It will reduce our deficit by more than \$100 billion over the next decade, and more than \$1 trillion in the decade after that.

So this isn't radical reform. But it is major reform. This legislation will not fix everything that ails our health care system. But it moves us decisively in the right direction. This is what change looks

like.

Now as momentous as this day is, it's not the end of this journey. On Tuesday, the Senate will take up revisions to this legislation that the House has embraced, and these are revisions that have strengthened this law and removed provisions that had no place in it. Some have predicted another siege of parliamentary maneuvering in order to delay adoption of these improvements. I hope that's not the case. It's time to bring this debate to a close and begin the hard work of implementing this reform properly on behalf of the American people. This year, and in years to come, we have a solemn responsibility to do it right.

Nor does this day represent the end of the work that faces our country. The work of revitalizing our economy goes on. The work of promoting private sector job creation goes on. The work of putting American families' dreams back within reach goes on. And we march on, with renewed confidence, energized by this victory on their behalf.

In the end, what this day represents is another stone firmly laid in the foundation of the American Dream. Tonight, we answered the call of history as so many generations of Americans have before us. When faced with crisis, we did not shrink from our challenge -- we overcame it. We did not avoid our responsibility -- we embraced it. We did not fear our future -- we shaped it.

Thank you, God bless you, and may God bless the United States of America.

END

11:55 P.M. EDT

Talking Points: Americans Will See Immediate Benefits As a Result of Health Reform

- The legislation passed last night is a victory for American families, for seniors, for workers and small businesses – for Americans who deserve the security of knowing that in this country, neither illness nor accident should endanger the American dream.
- The legislation passed last night brings down health care costs for American families and small businesses, expands coverage to millions of Americans and ends the worst practices of insurance companies. And it begins to do so this year.
- As a result of this bill, Americans will begin to see significant benefits take effect this year, with other important reforms following shortly after.

This bill will immediately begin to lower health care costs for American families and small businesses.

- In 2010, small businesses that choose to offer coverage will begin to receive tax credits of up to 35 percent of premiums to help make employee coverage more affordable.
- In 2010, adults who are uninsured because of pre-existing conditions will have access to affordable insurance through a temporary high-risk pool.
- This bill starts to close the Medicare Part D donut hole in 2010 by providing a \$250 rebate to Medicare beneficiaries who hit the gap in prescription drug coverage. And beginning in 2011, the bill institutes a 50% discount on prescription drugs in the donut hole.
- Starting this year, new private plans will be required to provide free preventive care: no co-payments and no deductibles for preventive services. And beginning January 1, 2011, Medicare will do the same.
- In 2010, this bill will provide help for early retirees by creating a temporary re-insurance program to help offset the costs of expensive premiums for employers and retirees age 55-64.

Under health reform, Americans will see an immediate expansion of coverage.

- This year, children with pre-existing conditions can no longer be denied health insurance coverage. The bill outlaws that practice for new health plans as well as grandfathered group plans. Moving forward, no insurance company can deny a child coverage based on his or her health.
- This year, new health care plans and select grandfathered plans will allow young people to remain on their parents' insurance policy up until their 26th birthday.
- This year, insurance companies will be banned from dropping people from coverage when they get sick, and they will be banned from implementing lifetime caps on coverage. This year, restrictive annual limits on coverage will be banned for new plans and grandfathered group health plans. Under health reform, Americans will be ensured access to the care they need.
- The bill increases funding for community health centers so that nearly double the number of patients can be treated in their community health centers over the next 5 years. The funding begins in the next fiscal year.

- The health reform bill will increase the number of primary care doctors, nurses, nurse practitioners and physician assistants through new investments. This funding takes effect in the next fiscal year.

Health reform will immediately curb some of the worst insurance industry practices and strengthen consumer protections.

- Beginning this year, this bill creates a new, independent appeals process that ensures consumers in new private plans have access to an effective process to appeal decisions made by their insurer.
- Starting January 1, 2011, insurers in the individual and small group market will be required to spend 80 percent of their premium dollars on medical services. Insurers in the large group market will be required to spend 85 percent of their premium dollars on medical services. Any insurers who don't meet those thresholds will be required to provide rebates to their policyholders.
- This year, discrimination based on salary will be outlawed. New group health plans will be prohibited from establishing any eligibility rules for health care coverage that discriminate in favor of higher-wage employees.
- This bill holds insurance companies accountable for unreasonable rate hikes. Starting in 2011, it helps states require insurance companies to submit justification for all requested premium increases. Any company with excessive or unjustified premium increases may not be able to participate in the new health insurance exchanges.
- Beginning this fiscal year, this bill provides funding to states to help establish offices of health insurance consumer assistance in order to help individuals in the process of filing complaints or appeals against insurance companies.

Talking Points: A Historic Victory for the American People

- This is a victory for American families, for seniors, for workers, and small businesses – for citizens who deserve the security of knowing that in this country, neither illness nor accident should endanger the American dream.
- The passage of health insurance reform legislation represents a historic victory for the American people – a victory over the special interests that have fought for decades to prevent families and businesses from having control over their health care or the health care of their workers.
- The legislation passed last night reins in the worst excesses and abuses of the insurance industry with some of the toughest consumer protections this country has ever known.
- It will hold insurance companies accountable to keep premiums down and prevent denials of care and coverage, including for pre-existing conditions.
- It will make health insurance affordable for middle class families and small businesses with one of largest tax cuts for health care in history – reducing premiums and out-of-pocket costs.
- It will at last provide the security of knowing that if you lose your job, change your job, or start that new business, you'll always be able to purchase quality, affordable care in a new competitive health insurance market that keeps costs down.

- This reform is the right thing to do for our seniors. It improves Medicare benefits with lower prescription drug costs for those in the ‘donut hole,’ chronic care, free preventive care, and nearly a decade more of solvency for Medicare.
- It will improve our nation’s fiscal health by reducing our deficit by more than \$100 billion over the next decade, and more than \$1 trillion in the decade after that.

Security and Stability for Americans with Insurance:

Shifting power from insurance companies to consumers:

- Insurance companies will be prohibited from denying coverage to anyone with a pre-existing condition like diabetes, high blood pressure, or asthma.
- Insurance companies will be prohibited from dropping coverage when you get sick and need it most.
- Insurance companies will be prohibited from imposing annual and lifetime limits on coverage so that Americans can have the peace of mind that treatments they need will be provided.
- Americans will no longer have to pay unlimited amounts for health care out of their pockets so that they can avoid bankruptcy.

Quality, Affordable Insurance Options for Americans without Insurance:

- Health insurance reform will provide affordable options in the insurance exchange – a new marketplace where individuals and small businesses can compare cost and quality and shop for the plan that is right for them.
- All plans on the insurance exchange will have a guaranteed package of benefits including free preventive care, such as immunizations and screenings.
- According to the Congressional Budget Office, health insurance reform will lower premiums for millions of Americans.
- Tax credits will be available to help millions of Americans to afford coverage.
- Tax credits will be available this year to help millions of small businesses provide health insurance for their employees.
- The new exchange will reduce costs for small businesses by giving them the purchasing power that big businesses have in the insurance market.

Health Insurance Reform has Important Benefits for Seniors:

- It will provide an immediate \$250 rebate on prescription drugs for those facing the gap in Medicare coverage known as the donut hole; a 50% brand-name drug discount in 2011; and will close the donut hole altogether by the end of the decade.

- It will protect and strengthen Medicare by eliminating waste and fraud and ending overpayments to private insurance companies. Reform will preserve the promise to America's seniors by extending the life of the Medicare Trust Fund by 9 years.
- It will provide preventive care with no cost to Medicare beneficiaries.