

# HEALTH CARE SURVEY

*You choose...*

As a country, we spend more than \$2.4 trillion on health care each year. Congress is considering legislation that would spend trillions more on a new federal health care entitlement program. Among several proposed ways to pay for this new spending, which would you prefer?

- Increase insurance premiums for those receiving health insurance through their employer
- Create a new 8% payroll tax, on top of the current 15.3% tax, to be deducted from workers' paychecks each pay period
- Force employers, that do not offer health insurance, to dump their employees in the government-run plan and pay a new 8% payroll tax
- Impose a new tax on sugary and alcoholic beverages, such as chocolate milk and beer
- Raise income tax rates
- Allow government bureaucrats to determine what care patients receive, based on age, medical condition and cost of treatments
- Other \_\_\_\_\_

## *There is another way...*

[Check here to receive more information about \*The Patients' Choice Act\*, Paul Ryan's health reform plan that would give all Americans access to quality, affordable coverage without raising taxes or increasing spending.](#)

Your e-mail: \_\_\_\_\_

Your name: \_\_\_\_\_

Your mailing address: \_\_\_\_\_



UNITED STATES  
HOUSE OF REPRESENTATIVES  
WASHINGTON, DC 20515

PUBLIC DOCUMENT  
OFFICIAL BUSINESS

*Paul Ryan*  
M.C.  
PRSRT STD

*This mailing was prepared, published and mailed at taxpayer expense.*

## THE GOVERNMENT HEALTH CARE PLAN: MYTH VS. FACT

**MYTH:** If you like the insurance you have, you can keep it.

**FACT:** Insurance rates for those who don't choose government-run health care will rise. Your employer might not be able to afford your coverage any more. As a result, employers will stop paying for their employees' insurance and dump them into the government plan. A recent study predicts two out of every three Americans will lose their current employer-provided insurance under the government plan. To pay for the government-run plan, an 8% payroll tax on every worker has been proposed. This tax is estimated to eliminate 4.7 million jobs.



Paul Ryan visits a local hospital to better understand the real needs of health care reform and how Congress can address them.

Learn more at  
[www.house.gov/ryan/healthcare](http://www.house.gov/ryan/healthcare)  
and sign up for my Instant News Updates.



*Quality*  
**HEALTH CARE**

*Affordable*  
**HEALTH CARE**

*for*  
**EVERYONE**

*Congressman* **PAUL RYAN**  
**A COMMONSENSE ALTERNATIVE TO  
GOVERNMENT-RUN HEALTH CARE**

## A PLAN FORWARD:



*My plan, **The Patients' Choice Act**, ensures universal, affordable health care for all Americans. Under this plan, patients and doctors would control their health care decisions—not insurance companies and not federal government bureaucrats. Equally important, my proposal does not raise taxes or increase government spending, but uses the money we currently spend more effectively.*

To learn more, visit: [www.house.gov/ryan/healthcare](http://www.house.gov/ryan/healthcare)

## THE PATIENTS' CHOICE ACT:

- ✓ **Coverage for Everyone:** Provides a refundable tax credit payment of \$5,700 for every family or \$2,300 for every individual, which is paid regardless of whether your employer provides health coverage. The plan protects existing benefits for seniors on Medicare.
- ✓ **Plans Like Members of Congress Have:** Allows everyone to use this tax credit to select from a group of comprehensive health insurance plans that fit their specific needs—just like Members of Congress and federal employees do now.
- ✓ **Transparent Prices:** Lowers costs by requiring insurance and health care providers to disclose prices and compete for our business if they want us to use our tax credit to buy their product. Those offering the best care at the best prices will attract more patients.
- ✓ **Portable Insurance:** Makes health care insurance portable, as the tax credit is not tied to your employer and moves with you from job to job. Unemployed workers and the self-employed, who receive no benefit now, would still receive the tax credit.
- ✓ **No Cherry Picking:** Prevents insurers from denying coverage for pre-existing conditions and subsidizes care for those deemed “uninsurable.”

## THE GOVERNMENT-RUN “PUBLIC” PLAN

The **WRONG** Solution to America's Health Care Problems

- ✗ Creates an entitlement that will cost another \$1 trillion over the next ten years, on top of the trillions the government is already scheduled to spend on health care.
- ✗ Underpays doctors and hospitals for their services, forcing doctors and hospitals to charge employers and people with employer-provided health insurance more to make up the difference.
- ✗ Forces more employers to drop employee coverage due to rising costs and pay an additional 8% payroll tax for each worker. Consequently, two out of three Americans are expected to be dumped onto the government plan. To control rising costs, the government plan will have to ration care.
- ✗ Gives the Institute for Comparative Effectiveness, a new government bureaucracy, the power to deny or approve health care treatments depending on a patient's age, health condition and treatment cost.

## THE PROBLEM

Our health care system is broken. Last year, Americans spent \$2.4 trillion on health care—more than twice the average of other industrialized countries—yet over 40 million Americans remain uninsured.

Clearly, the problem in health care is not that we spend too little, but rather that we spend unwisely. So how did we get to this point, and what are we going to do to fix it?

## THE HISTORY

In 1941, the Internal Revenue Service (IRS) changed the tax code to give employees, who at the time often stayed with the same company for their entire career, a tax deduction if they received health insurance from their employer. Patients weren't locked into networks and could go to the clinic and doctor of their choosing. At the time, prices were clearly spelled out.

Things have changed since then.

Prices have sky-rocketed as insurance companies and the federal government have more decision-making power than patients and doctors. Further compounding the problem is that we don't know what procedures cost or who provides the best quality care. Consequently, we can't shop for the best price and service.

## THE DEBATE

Some in Washington are offering a false choice when it comes to health care reform. They say that we can either keep the failing system we have now, or we must have a system that eventually has the government take over our health care.

## THE ALTERNATIVE

There is another choice and a better solution.

Under my plan, *The Patients' Choice Act*, the tax deduction some people get from their job will go directly to individuals as a payment to purchase health care coverage or to keep what they have. As a result, regardless of whether you are employed, self-employed or out of work, you will receive a direct payment to purchase insurance. That way, your tax benefit is tied to you, not your employer.



*Paul Ryan visits with a constituent and patient to discuss what Congress can do to fix health care in America.*



**Congressman Paul Ryan**  
Constituent Services Center  
20 S. Main St., Suite 10  
Janesville, WI 53545-3959



Place  
First Class  
Postage  
Here