

"Listen to me" the placard read, held by the demonstrator. As Congress prepared to vote on the health reform legislation, I heard from passionate supporters for reform and against reform. The most passionate advocates argued that if I had listened to them, I would vote exactly the way they wanted me to. In fact, I did listen to them and lots of others.

Throughout the debate over health insurance reform, I talked with patients, seniors, doctors, nurses, small business owners and others to learn their perspectives. I heard from those unsure about the health care bill, but certain that the current system isn't working for them. I value and understand the concerns raised during this debate.

For me, the debate about health insurance reform always has been about the families who struggle to secure and afford the coverage they need. It's about patients with diabetes or cancer who can't even obtain insurance. It's about the small business owners who face rising costs paying for employees' health insurance costs. It's about seniors who can't pay for their prescription drugs. It's about the woman who explained that her father died because he did not have access to good health care. It's about the hard-working, upstanding family forced to declare bankruptcy because their insurance company cancelled their coverage when their daughter's illness became expensive.

When I voted for the health care package, I did so on behalf of the many thousands of New Jersey residents who desperately need greater control over their health care. My vote was for a constituent from Marlboro, who wrote me about his daughter-in-law who was diagnosed with breast cancer. While she has good coverage now, he believes she will have to stop working when she undergoes her cancer treatments, causing her to lose her insurance.

Because of reform, she can continue to have health coverage if she has to change jobs. She will be able to purchase coverage at group rates through a new insurance marketplace and have help with her insurance premiums to make sure they are affordable. She will not have to worry about being discriminated against because she has breast cancer. In fact, no one in the U.S. will ever be discriminated against because they have a preexisting condition, which can include diabetes, epilepsy or even pregnancy.

My vote was for a small business owner from Middlesex County who wrote to me about his difficulties providing coverage for his employees and their families. In the last three years, his

premiums have increased by 50 percent, forcing him to reduce medical coverage. "To have to cut back on these benefits to my own staff and family is not an acceptable situation. I cannot afford to increase the size of my staff and have in fact scaled back the company client list to avoid the need for more staff." He is not alone — small business premiums have risen by 129 percent since 2000 and 28 million uninsured Americans are small business owners, their employees and their families.

Health reform will help him immediately through a new tax credit for his small business's health expenses. This will help him and 92,000 other New Jersey employees of small businesses. Reform will also help this business owner by reducing the ever-increasing costs of health care. It will reduce costs by promoting competition through the new marketplace and allowing insurance to be sold across state lines through state agreements and multi-state plans. Reform also will lower costs by eliminating the hidden costs of providing health care to uninsured patients, encouraging coordinated medical care to minimize duplicative tests, switching from paper to electronic records and reducing waste, fraud, and abuse.

My vote was for a Milltown senior, who wrote to me about her struggles with the Medicare prescription drug program. "It was quite a surprise to see what the 'doughnut' hole in the drug plan was all about. I am on several inhaler drugs that are now running me \$650 for a 3-month refill. I was careful as a widow to save for my retirement but this is going out the window very fast."

The health reform legislation will help her and 8,300 other seniors in my 12th congressional district who experience the "doughnut hole": a \$3,600 coverage gap in their Medicare prescription drug program. These seniors immediately will receive a \$250 rebate, and eventually the doughnut hole will be closed completely. This Milltown senior will also receive improved Medicare coverage with better primary care, free preventive services and a free annual wellness visit. On top of these improved benefits, reform puts Medicare on sound financial footing for an additional nine years and cracks down on waste, fraud and abuse.

All these situations described above are not rare. Thousands of my constituents have similar stories, and all of them will be helped by the new health reform law. Health reform is fully paid for and is fiscally responsible, verified by the independent and non-partisan Congressional Budget Office.

I take the title of representative very seriously. And the most important part about being a representative is listening to my constituents, studying their issues and addressing their concerns. Having heard from my constituents and having carefully reviewed this reform package, I am confident it will improve the health care that all Americans receive. I would not support it if it did not.

