

Dear Friend,

Every week, I receive hundreds of [letters](#) about health care from Central New Jersey residents. As I read – and respond to – every letter, I am reminded what this debate we are having is all about. Beyond the statistics and beyond the political tit-for-tat, health care reform is about real people who are disserved by the broken health insurance system. Below are just a few of the personal stories I hear from Central New Jersey residents.

A 32-year-old Eatontown man wrote me about breaking his back and rupturing two discs two years ago. He was put on disability and lost his COBRA a year later. “I need one more surgery to get back to work. Unfortunately, no insurance company will touch me because of my pre-existing condition. I just want to get back to being a productive member of society.” Under the reform legislation being shaped in Congress, insurance companies would be prevented from denying coverage to patients because of a pre-existing condition. Further, if you lose your insurance, you could purchase health coverage at group rates in a new insurance marketplace called the exchange.

A small business owner from Middlesex County wrote to me about his difficulties providing coverage for his employees and his families. In the last three years, his premiums have increased by 50 percent, forcing him to reduce medical coverage, including dropping vision and dental care. “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.” A recent report by the national organization, [Small Business Majority](#) found that without health insurance reform, small businesses would pay nearly \$2.4 trillion over the next 10 years in health care costs for their workers. The legislation being prepared in Congress would make such a business eligible to shop for insurance and get group rates in the new insurance marketplace. With reform, the study shows that small businesses can save as much as \$855 billion, a reduction of 36 percent. Reform legislation would include tax credits to help small businesses provide coverage to their employees, assisting up to 17,000 businesses here in Central New Jersey.

A woman from East Brunswick wrote about how much her family pays for health care. “As a

middle class, self-employed family we had to get private health insurance at \$2,000 a month. It is not the best coverage and I still have to pay out of pocket to see the doctors our family prefers.” This family is not alone. According to one study, family insurance premiums are projected to rise from \$14,000 in 2009 to \$24,000 in 2019 without reform. The legislation we are considering would let family businesses like this purchase insurance through the marketplace at group rates and receive subsidies to help make insurance more affordable. Additionally, the bill would eliminate lifetime caps on insurance benefits and limit a family’s out-of-pocket health expenses, thus ensuring families do not have to worry about leaving the hospital with bills too big to pay.

Fostering Interfaith Dialogue

On Wednesday, at [my invitation](#) , Reverend [Darrell Armstrong](#) of Shiloh Baptist Church in Trenton delivered the opening prayer for the House of Representatives. Reverend Armstrong grew up as a foster kid in South Central Los Angeles. He later said that “to grow up and stand behind a desk where only Presidents and a few other folks could stand” is “a message to foster children and displaced children that it’s not where you start” that counts.

Reverend Armstrong’s inspiring prayer, which you can view [here](#) , guided not only our session in the House, but a day-long meeting I held yesterday for more than 60 religious leaders from Central New Jersey with members of Congress and Administration officials, including Josh DuBois, who used to live in New Jersey and is now the Director of the White House Office of Faith-Based and Neighborhood Partnerships. I hope that these meetings, which built on the recent [3 Faiths Walks](#) I helped initiate, serve to connect local religious leaders not only with federal resources and policy makers, but also with each other.

Sincerely,

RUSH HOLT
Member of Congress

P.S. Just a reminder: I always want to hear from you, but please don’t reply to this e-mail. Instead, please email me through my website at www.holt.house.gov , or call me at

1-87-RUSH-HOLT (1-877-874-4658) to let me know what's on your mind. Please also note that you may unsubscribe from this list by clicking on the "unsubscribe" link at the bottom of this email.