

Dear Friend,

The health insurance reform [legislation](#), as it is taking shape and which I have supported in the House Committee on Education and Labor, would benefit Central New Jersey residents with and without insurance in three primary ways by:

- **Establishing important consumer protections** for all those Americans now with health insurance. For instance, insurers would be prohibited from excluding coverage or charging more based on pre-existing conditions like cancer, heart disease, diabetes, or pregnancy. Insurers also would be prohibited from dropping your coverage if you become sick and would be prohibited from setting annual or lifetime limits beyond which the insurer refuses to pay, leaving your family faced with bankruptcy. Insurance companies would have to spend more (at least 80 percent) of each premium dollar on actually providing healthcare.
- **Creating an insurance store** for those not well served by the system now. Those between jobs, employees of small businesses, or those who do not get coverage through their work would be able to purchase health insurance at group rates. All companies offering plans in the store would need to cover a comprehensive set of necessary services and abide by all the consumer protection standards. Among the plans from which a person could choose would be at least one offered on a not-for-profit basis, probably run by the government. Through competition and choice, coverage would be more affordable and accountable and would provide care better aligned with the best medical standards.
- **Strengthening health care for seniors.** The proposal would strengthen Medicare in a number of important ways, including emphasizing more primary and preventive care, eliminating the doughnut hole in the Medicare prescription drug benefit, reducing redundant tests or unnecessary procedures, and eliminating wasteful subsidies to insurance companies.

These are the principal parts of the health insurance reform. The proposal also would increase the number of primary care doctors and expand the number of nurses and expand preventive and wellness care. Additionally, the proposal would provide tax credits to small businesses to help them provide coverage to their employees.

This is what the reform proposal would mean for you. What reform would NOT mean – despite the claims of vocal opponents of reform – is rationing, government takeover of health care, health insurance for illegal immigrants, or government “death panels.” [Read more](#) about the

myths perpetuated about health insurance reform.

This is an important debate that we are having. Our health insurance system is broken. Americans are living sicker, dying younger, and paying more than we should or than residents of other major countries do. We already are spending more than enough. In 2009, overall health care spending throughout the U.S. is projected to reach \$8,160 per person. This should be more than sufficient to provide affordable and excellent care for everyone, yet 16 percent of New Jerseyans lacked insurance in 2007 and family insurance premiums are projected to rise from \$14,000 in 2009 to \$24,000 in 2019. [Feedback](#) from you is important to me as I work in Congress to fix this broken system.

Town Hall Meeting in Middletown

I will be holding my next town hall meeting tomorrow, August 26 at 7 p.m. in Middletown. Wednesday's meeting will be held at the Middletown Arts Center, which is located at 36 Church Street.

I frequently convene town hall meetings throughout the five counties and forty-four towns of the 12th Congressional District. The purpose of these town hall meetings is for you to tell me about issues that are affecting you, your family, and our community, and for me to update you on some of the work that I have been doing in Washington D.C. and in New Jersey. I look forward to talking with you about health insurance reform or any other issues on your mind.

If you are unable to attend this town hall, I will be hosting other town meetings regularly, I announce the meetings in the eGenda and on holt.house.gov. And of course, you can always [write](#), call, or fax me. If you have any questions about the town meeting, please call me free at 1-87-RUSH-HOLT. Thank you, and I hope to see you in Middletown.

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.