

Dear Friend,

In June, I brought Central New Jersey primary care providers, community health centers leaders, and patient advocates to Washington for a [discussion](#) on health care. A community health center president told us that more of her patients are uninsured and are struggling with higher health care costs. A nursing instructor described the shortage of trained professionals in her field, which is affecting quality care. Last week, I hosted a roundtable discussion at the Henry J. Austin Health Center in Trenton with those interested in health care reform, ranging from patient advocates to physicians and nurses to small businesses to biotechnology companies. As I met with those on the front lines of health care, I became more convinced of the urgent need to reform our health care system. In 2009, health care spending is projected to reach \$8,160 per person, an amount sufficient to provide excellent care for everyone, yet 46 million Americans lack insurance and millions more have coverage that doesn't meet their needs.

Three committees in the House of Representatives – including the Committee on Education and Labor, on which I serve – have introduced [legislation](#) with the intention of extending coverage to all Americans, improving care, expanding preventative care, and lowering the health care costs that Americans pay. This reform proposal builds on our existing system, so that if people are happy with the insurance they have, they can keep it. I want to highlight two features of the proposal: increasing the resources devoted to primary care and creating a public insurance option.

A public option would be a health insurance plan that would be run by the government and available as a choice among other private insurance plans. Medicare is one version of a public health plan available to 45 million Americans. An optional public plan probably would lower costs by increasing competition. There is inadequate competition now. A single insurance company controls more than half the insurance market in 16 states, while in New Jersey the top two companies control almost 60 percent of the market. The public option would also provide a means to establish up-to-date standards of best care practices.

Regarding primary care, the legislation would increase training for the primary care workforce, expand the National Health Service Corps to encourage physicians to practice in underserved communities, and enlarge community health centers that provide primary and preventive care. On Friday, the House Committee on Education and Labor [passed](#), by a vote of 26-22, America's Affordable Health Choice Act. This is an intermediate step. As Congress continues to

debate this issue, I want to know your thoughts on how to strengthen reform efforts.

The Need for Verified Voting

As the New York Times recently [editorialized](#), “Few issues matter as much as ensuring that election results can be trusted.” Yet, in every federal election that has taken place since the Help America Vote Act was enacted in 2002, citizen watchdog groups have gathered and reported thousands of instances of voting machine failures. In 2008, one hotline received reports of almost 2,000 voting machine problems in all but 12 states. Although many states and counties have addressed verified voting on their own – jurisdictions serving 10 million voters moved to paper ballot voting systems between 2006 and 2008 alone – in 2008, 19 states conducted completely or partially un-auditable elections.

To ensure that every vote is recorded and counted as intended, I have reintroduced the [Voter Confidence and Increased Accessibility Act](#), bipartisan legislation that would create a national standard requiring paper ballot voting systems accompanied by accessible ballot marking devices and requiring routine random audits of electronic voting tallies.

New Student Loan Assistance Available

College graduates and older borrowers now can take advantage of a new program that will make monthly loan payments more manageable. The [College Cost Reduction and Access Act](#), which was signed into law in 2007, includes an Income-Based Repayment program that caps federal loan payments at 15 percent of adjusted gross income, based on family size. College graduates who have trouble finding employment or workers who have high debt compared to their income will benefit. After 25 years of repayments, the program will forgive borrowers’ remaining balances. Talk to your lender if you think you’re eligible.

As to the other provisions of the law, on July 1 interest rates on subsidized federal student loans decreased from 6 percent to 5.6 percent (in 2011 the rate will reach 3.4 percent), the maximum Pell Grant scholarship for the 2009-2010 school year increased to \$5,350 (up \$600 from last year), and students still can take advantage of my provision that provides up-front [tuition assistance](#)

of \$4,000 a year for committing to teach math, science, or foreign language in high need schools for four years after graduation.

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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.