

The question so many are asking is, Can we afford this health care reform? I would say not only can we afford it, we can't afford not to pass it.

Consider where we are today: Businesses, large and small, feel a heavy weight around their necks trying to afford health care for their employees. It hurts our economy. It costs jobs. Businesses and families are paying a hidden tax of over \$1,000 each per year for the care of the uninsured. Costs continue to go up because our procedure-based system rewards the ordering of unnecessary and expensive tests that not only don't help the patient, they can be detrimental. Any family, even well-off families who think they have good health coverage, can find themselves in bankruptcy from a bad accident or arbitrary actions of the insurers.

All of this would change under this bill. This bill would reduce costs in a number of ways: By reducing the ranks of the uninsured, whose more expensive care we all pay for; by increasing the insurance competition through the new marketplace with a large interstate risk pool; by removing the antitrust exemption; and by moving toward more efficient record-keeping and by moving toward outcome-based, health outcome-based, patient-centered care.

In addition to all this, the revenues raised by this bill exceed the expenditures, so passing this will reduce the deficit by billions of dollars below what it would be if we do not pass this tonight.

We can't afford not to pass this health care reform. The bill will reduce the costs individuals, families and businesses face and reduce the government deficit.