






# How President Obama's Healthcare Reform Proposal Helps People Like Us

HOUSEHOLD	CURRENT HEALTHCARE SITUATION	UNDER OBAMA'S PLAN
 <p><b>Respiratory Therapist</b> Works part time at two hospitals. No children.</p>	<p><b>Expensive and unreliable coverage.</b> Doesn't work enough hours to qualify for insurance. Pays \$1,048 per month through COBRA for individual coverage from previous full-time employer. When COBRA runs out, will need to go onto open market to buy insurance. Could be denied coverage.</p>	<p><b>Affordable, secure healthcare.</b> Can buy coverage for <b>\$262.50</b> per month. His out-of-pocket costs would be limited to \$2,500 per year. Can't be denied coverage because of any pre-existing conditions.</p>
 <p><b>State Employee</b> Works full time. Three children.</p>	<p><b>Expensive family health costs.</b> Pays \$533 per month for family health insurance.</p>	<p><b>Affordable family coverage.</b> Pays <b>\$308 per month</b> for family coverage—<b>42 percent less</b>. Out-of-pocket medical costs would be capped.</p>
 <p><b>Nursing Assistant</b> Works full time in a nursing home. Two children.</p>	<p><b>Family is uninsured.</b> Family plan would be \$300 per month. Recently hit with \$8,000 bill for emergency appendicitis surgery.</p>	<p><b>Affordable family coverage.</b> Coverage for her kids for <b>\$83 per month</b>. Can get access to affordable healthcare through a new Health Insurance Exchange—a market where workers can compare costs and choose the best plan.</p>
 <p><b>Registered Nurse</b> Works full time at a hospital. No children.</p>	<p><b>Gets individual coverage from employer.</b> Satisfied with her costs</p>	<p><b>More secure healthcare.</b> No change—keeps her current plan. Holding down costs across the system means employers less likely to shift new costs, risks onto workers.</p>
 <p><b>Janitor</b> Works part time. One child.</p>	<p><b>Uninsured.</b> Can't get enough hours at work to qualify for insurance. Family coverage unaffordable.</p>	<p><b>Insured.</b> Can shop for and buy healthcare through new Health Insurance Exchange. Households that make less than <b>\$88,000 per year</b> will get cost-sharing credits to help pay for coverage.</p>

**For Working Families, Fixing Healthcare Means:  
Lower Costs, More Choices and Coverage We Can Count On.**

