March 23 marks the one year anniversary of the Affordable Care Act being signed into law. Republicans want to refight the same old political battles of the last two years so they can take away the consumer and patient protections in the law and put the insurance companies back in charge. Now it’s time to move forward and protect our care from those who would take away pre-existing conditions protections, prescription drug cost reductions, and expanded coverage for children and young adults. We need to protect every American - seniors, small business owners, women, young adults – and their freedom and control over their own health care.

Moving Forward…Protecting Our Care

Moving Forward…Protecting Seniors Health.

- Moving forward means strengthening Medicare and saving seniors money by continuing to crack down on waste, fraud and abuse.
- Moving forward means giving seniors the peace of mind that their prescription drug costs will be lower because they won’t ever fall back into the Medicare prescription drug coverage gap, or “donut hole.”
- It means keeping seniors healthy by allowing them to get preventive care such as annual check-ups, mammograms and screenings for cancer with no co-pay.

Moving Forward…Protecting Small Businesses.

- Moving forward means giving small businesses the level playing field they deserve by giving them the choice and the freedom to band together to get the same rates as larger companies.
- Moving forward means lowering the costs of health care so that small businesses can use that money to create more jobs.
- It means that small businesses know that they can afford to offer their employees’ health care and that there are tax breaks to make it possible.

Moving Forward…Protecting Our Care.

- Moving forward means that people with chronic diseases and pre-existing conditions can no longer be put back at the mercy of insurance companies – giving peace of mind to those 129 million Americans that they will never again be unable to find coverage.
- Moving forward means that insurance companies will not be able to drop your coverage when you get sick; or limit the care you receive.
- It means giving millions of Americans access to the same health care members of Congress get.

Moving Forward…Protecting Women’s Health Care.

- Moving forward means insurance companies can no longer charge a woman more just because of her gender.
- Moving forward means no longer branding a woman as a pre-existing condition, simply because of a Caesarean section or because she was a victim of domestic violence.
- It means women can no longer be dropped from their insurance because they get sick, their children can no longer be denied care because of a pre-existing condition, and women and their families can receive preventive health care without a co-pay.

Moving Forward…Protecting Young Adults.

- Moving forward means giving recent graduates the peace of mind that they can get coverage even if they haven’t found a job.
- Moving forward means young people know that they will never again be denied care because of pre-existing conditions or have their coverage dropped because they got too sick.
- It means that every young adult will know that they will be the ones in control of their health care – not insurance companies.
Moving Forward…Protecting Seniors Care

March 23rd marks the one year anniversary of the Affordable Care Act being signed into law. While Republicans want to re-fight the same old political wars to give control over your health care back to insurance companies, it’s time to move forward to protect seniors’ health. Moving forward means strengthening Medicare and saving seniors money by continuing to crack down on waste, fraud and abuse. Moving forward means giving seniors the peace of mind that they won’t ever fall back into the prescription drug “donut hole.” And, it means keeping seniors healthy by giving them preventive care without a co-pay or a deductible. It’s about empowering seniors to have more freedom and giving them back control over their health care decisions. It’s time to move forward…seniors cannot afford to go back.

The Affordable Care Act Provides Tools To Crack Down On Waste, Fraud And Abuse In Medicare. The Affordable Care Act cracks down on waste, fraud and abuse in Medicare. It provides an additional $300 million for stronger enforcement and gives the government more authority to increase oversight of companies participating in Medicare and Medicaid. [Associated Press, 5/13/10]

The Government Recovered Record $4 Billion From Fraud Prevention And Enforcement. In fiscal 2010, the federal government recovered a record $4 billion in health care fraud prevention and enforcement efforts. The Obama administration created the Health Care Fraud Prevention & Enforcement Action Team (HEAT) in 2009 to prevent waste, fraud and abuse in Medicare and expanded the Medicare Fraud Strike Force teams. The teams were in seven cities and imprisoned 146 individuals and racked up 140 indictments against 284 defendants who billed Medicare for almost $600 million, according to Department of Health and Human Services. The Affordable Care Act also includes tools to crack down on Medicare waste, fraud and abuse. [The Hill, 1/24/11]

The Affordable Care Act Ends Medicare Overpayments To Insurance Companies. The Affordable Care Act ends Medicare Advantage overpayments to private insurance companies. In 2009, payments for Medicare Advantage plans were 14 percent higher than what traditional Medicare would spend for similar beneficiaries. [AARP, Fact Sheet: What the Health Care Law Does Now for People 65+; MedPac, March 2009]

Under The Affordable Care Act, 3 Million Seniors In The Donut Hole Received $250 Rebate Last Year. The Affordable Care Act provides relief to seniors who fall in the Medicare prescription drug “donut hole.” In 2010, 3 million seniors received a $250 rebate check to help with the cost of prescription drugs. In 2011, seniors who hit the donut hole are eligible for $1,500 in savings. By 2020, the donut hole will be closed completely. [The Hill, 1/21/11]

The Affordable Care Act Provides 44 Million Seniors With Free Preventive Care Benefits Including An Annual Wellness Exam. Under the Affordable Care Act, 44.1 million seniors no longer have to pay for Medicare-approved preventive care services. The preventive benefits available in 2011 include a free annual wellness visit and screenings for bone density, diabetes and certain cancers. That means health problems can be detected and treated sooner. [AARP, Fact Sheet: The Health Care Law and Medicare]

The Affordable Care Act Provides Expanded Medicaid Services And Options That Can Help Seniors With Home Care. According to the Kaiser Family Foundation, the Affordable Care Act provides “states with new options for offering home and community-based services through a Medicaid state plan.” It also establishes the “Community First Choice Option in Medicaid to provide community-based attendant supports and services to individuals with disabilities who require an institutional level of care.” States will receive a higher federal matching rate to help with the costs of the program. [Kaiser Family Foundation, Summary of the Health Reform Law]
Moving Forward…Protecting Small Businesses

March 23rd marks the one year anniversary of the Affordable Care Act being signed into law. While Republicans want to re-fight the same old political wars to give control of health care back to insurance companies, it’s time to move forward to protect small businesses. Moving forward means giving small businesses the level playing field they deserve. Moving forward means giving small businesses the choice and the freedom to come together to get the same rates as larger companies. It means that small businesses know that they can afford to offer their employees’ health care and that there are tax breaks to make it possible. It’s time to move forward…small businesses cannot afford to go back.

The Affordable Care Act Ends ‘Job Lock.’ A prospective entrepreneur who has a preexisting medical condition, or has a family member with a preexisting condition, cannot leave their job, launch a new company and help grow our economy because they are “locked” in their old job and health coverage. The Small Business Majority conducted research with MIT economist Jonathan Gruber and found that 1.6 million small business workers suffer from “job lock.” The Affordable Care Act ends this job lock by providing the freedom and security for workers to choose the job they want, which will help give the economy a much-needed boost. [Small Business Majority, Health Care: Economic Research]

The Affordable Care Act Helps Small Business To Create Jobs. Before the Affordable Care Act was passed, a study from the Small Business Majority found health care costs were rising so much that it would cost 178,000 jobs by 2018. The law lowers health costs to small businesses through tax credits and other cost containment measures, meaning they can use those savings and invest them in job creation. Small businesses create 70 percent of new jobs. [Small Business Majority, Health Care: Economic Research]

The Affordable Care Act Lowers Health Care Costs For And Provides More Choices For Small Businesses, Allowing Them To Compete. The Affordable Care Act lowers health costs for small businesses by allowing them to band together in health exchanges that will be created in each state. This will provide small businesses with more choices and allow them to receive the same rates as large companies. Before, insurance companies charged small businesses in the individual market an average 18 percent more in premiums than larger businesses. [Center for American Progress, 7/23/10]

The Affordable Care Act Lowers Premiums For 4 Million Small Businesses By Providing Tax Breaks To Make Health Care More Affordable. The Affordable Care Act lowers health care costs for small businesses. Right now, 4 million small businesses have access to tax credits to help with the cost of health premiums. Lower premiums means small businesses have the opportunity to offer their employees coverage, and it means they do not have to put the costs of providing health care over hiring more workers. [Small Business Majority, July 2010]

The Affordable Care Act Provides Flexibility To Small Businesses. The vast majority of small businesses are exempt from requirements put on employers. Under the law, large companies that do not provide affordable coverage to their workers must pay a small responsibility fee. However, 96 percent of all firms are exempt from this fee. [Politifact.com, 10/5/10]

The Affordable Care Act Ends The Worst Insurance Company Abuses. The Affordable Care Act ends some of the worst insurance company abuses that small businesses owners and their workers faced in the individual market. Under the law, insurance companies will no longer be able to deny coverage because of a pre-existing condition, drop coverage when you get sick or charge you more because of your health status. Right now, insurance companies can no longer cap your lifetime benefits, and they are limits to the annual caps they can have until they are banned all together in 2014. Insurers in the small group market also must spend at least 80 percent of premium dollars on your care, instead of CEO pay, profits and other administrative costs. [Healthcare.gov]
March 23rd marks the one year anniversary of the Affordable Care Act being signed into law. While Republicans want to re-fight the same old political wars to give control over your health care back to insurance companies, it’s time to move forward to protect our care. Moving forward means that people with chronic diseases and pre-existing conditions can no longer be put back at the mercy of insurance companies – giving peace of mind to those 129 million Americans that they will never again be unable to find coverage. Moving forward means that insurance companies will not be able to drop your coverage when you get sick; or limit the care you receive. It means making sure insurance companies spend your premium dollars on care, not profits, and cracking down on excessive premium rate hikes. It’s time to move forward…our family and friends cannot afford to go back.

The Affordable Care Act Ends The Worst Insurance Company Abuses Such As Denying Coverage Because Of A Pre-Existing Condition. The Affordable Care Act ends some of the worst insurance company practices. Already, the law bans insurance companies from dropping coverage when you get sick and excluding children with pre-ex conditions from coverage. Those protections will be extended to everyone in 2014. [WhiteHouse.gov, Fact Sheet: The Six Month Anniversary of the Affordable Care Act, 9/22/10]

The Affordable Care Act Lowers Premiums For You And Your Family. The nonpartisan Congressional Budget Office examined provisions in the Affordable Care Act and found that it would cut premiums for millions of Americans, particularly those in the individual market. Those in the individual market who get help to pay for their premiums are expected to see their premiums drop an average of 59 percent compared to what they would pay had we not passed the law. Another report showed families will save $2,500 by 2019 compared to what they would pay had the law not been passed. [CBO, 11/30/09; Commonwealth Fund/Center for American Progress, May 2010]

The Affordable Care Act Ends Lifetime Limits On Your Coverage. Because of the Affordable Care Act, insurance companies can no longer put lifetime limits on the amount of health coverage you can receive. It also restricts annual limits and eliminates any cap by 2014. [WhiteHouse.gov, Fact Sheet: The Six Month Anniversary of the Affordable Care Act, 9/22/10]

The Affordable Care Act Cracks Down On Excessive Premium Rate Increases. The Affordable Care Act holds insurance companies and cracks down on unreasonable premium rate hikes. Because of the law, the federal government has made $250 million available to states to help them develop and implement the tools necessary to crack down on excessive rate hikes. In addition, insurers that are found to raise rates too much can be banned from participating in the new health exchanges that will be available in 2014. [Healthcare.gov, Rate Review Fact Sheet, 2/24/11]

The Affordable Care Act Gives You The Freedom To Choose Your Doctor. The Affordable Care Act takes away the power to choose your doctor from insurance companies and gives it to you. Now, if you purchase a new plan, you have the freedom to choose your own doctor in your insurer network. The benefit of protecting primary care provider choice is expected to help up to 88 million people by 2013. [WhiteHouse.gov, Fact Sheet: The Six Month Anniversary of the Affordable Care Act, 9/22/10]

The Affordable Care Act Ensures Your Premium Dollars Are Spent On Your Care, Not Insurance Company Profits. The Affordable Care Act holds insurance companies accountable. Because of the law, insurers in the large group market must spend at least 85 percent of your premium dollars on care, not administrative costs like their profits. For the individual and small group markets, insurers must spend 80 percent of your premium dollars on care. In addition, insurers will be required to publicly disclose their rates on a new national consumer website – HealthCare.gov. [Healthcare.gov, Patient’s Bill of Rights]
Moving Forward…Protecting Women’s Health Care

March 23rd marks the one year anniversary of the Affordable Care Act being signed into law. While Republicans want to re-fight the same old political wars to give control over our health care back to insurance companies, it’s time to move forward to protect women’s health. Moving forward means insurance companies can no longer charge a woman more just because of her gender. Moving forward means no longer branding a woman as a pre-existing condition, simply because of a Caesarean section or because she was a victim of domestic violence. It means women can no longer be dropped from their insurance because they get sick, their children can no longer be denied care because of a pre-existing condition, and women and their families can receive preventive health care without a co-pay. It’s time we all move forward…women and their families cannot afford to go back.

The Affordable Care Act Ends Insurance Company Abuses On Women. The Affordable Care Act ends unconscionable insurance company practices against women. That means insurers will no longer be able to charge women higher premiums than men. And it means they will no longer be able to use Caesarean sections or domestic violence as pre-existing conditions to deny women health care, and will no longer be able to drop women’s coverage if they get sick. [Healthcare.gov, What the Health Law Means for Women, 2/18/11; McClatchy, 10/4/09]

The Affordable Care Act Provides Security For Essential Health Care, Such As Maternity Care. The Affordable Care Act gives women more security over their health care. Under the law, all new health plans will be required to offer essential benefits for women such as maternity care, newborn care and prescription drug benefits. According to the National Women Law Center, only 13 percent of health plans in the individual market include maternity care. [National Women’s Law Center, October 2009]

The Affordable Care Act Ends Co-Pays And Other Expenses For Preventive Services, Such As Mammograms And Well-Child Visits. Because of the Affordable Care Act, Americans joining a new health plan or Medicare beneficiaries can receive recommended preventive services without a co-pay, deductible or any other out-of-pocket expenses. This provision is helpful for women because it will cover such services as mammograms, new baby care and well-child visits. [Healthcare.gov, What the Health Law Means for Women, 2/18/11]

The Affordable Care Act Gives Women The Freedom To Choose Their Own Doctor. Because of the Affordable Care Act, women have more freedom to choose their own health care provider. The law guarantees women the right to choose their primary care doctor from their health provider network. It also eliminates barriers for women to see OB-GYNs. Under the law, health plans can no longer require a referral from a primary physician in order to visit an OB-GYN. Now, women have control over these important health decisions. [Healthcare.gov, Preserving Doctor Choice and Ensuring Emergency Care]

The Affordable Care Act Ends Lifetime Limits On Health Care. The Affordable Care Act bans insurance companies from being able to put lifetime caps on health care. It also restricts annual limits and will ban them entirely in 2014. This means women will be able to get the care they need when they need it most. [Healthcare.gov, What the Health Law Means for Women, 2/18/11]

The Affordable Care Act Bans Insurers From Denying Care To Children Because Of A Pre-Existing Condition, Giving Security To As Many As 17 Million Children And Their Parents. The Affordable Care Act ends some of the worst insurance company abuses, such as denying children care because of a pre-existing condition. As many as 17 million children under the age of 18 have some type of pre-existing condition. The Affordable Care Act gives these children, and their parents, the peace of mind, that they will be able to obtain care. And it will end these abuses for everyone in 2014. [Healthcare.gov, At Risk: Pre-Existing Conditions Could Affect 1 in 2 Americans]
Moving Forward…Protecting Young Adults

March 23rd marks the one year anniversary of the Affordable Care Act being signed into law. While Republicans want to re-fight the same old political wars to give control over your health care back to insurance companies, it’s time to move forward to keep young adults healthy. Moving forward means giving recent graduates the peace of mind that they can get coverage even if they haven’t found a job. Moving forward means young people know that they will never again be denied care because of pre-existing conditions or have their coverage dropped because they got too sick. It means that every young adult will know that they will be the ones in control of their health care – not insurance companies. It’s time to move forward…our children cannot afford to go back.

The Affordable Care Act Allows 1.2 Million Young Adults To Stay On Their Parents Coverage. Because of the Affordable Care Act, 1.2 million young adults under the age 26 have health coverage because they were allowed to stay on their parents plan. That means they—and their parents—have the peace of mind to know they have coverage if they get sick in the event they cannot find a job with health insurance as soon as they graduate from college. [WhiteHouse.gov, Fact Sheet: The Six Month Anniversary of the Affordable Care Act, 9/22/10]

The Affordable Care Act Provides Young Adults With Health Security, Ending Some Of The Worst Insurance Company Abuses. The Affordable Care Act ends some of the worst insurance company practices that discriminate against people. Already, the law bans insurance companies from dropping coverage when you get sick and excluding children with pre-ex conditions from coverage. Those protections will be extended to everyone in 2014. [WhiteHouse.gov, Fact Sheet: The Six Month Anniversary of the Affordable Care Act, 9/22/10]

The Affordable Care Act Ends Lifetime Limits On Your Coverage. Because of the Affordable Care Act, insurance companies can no longer put lifetime limits on the amount of health coverage you can receive. It also restricts annual limits and eliminates any cap by 2014. [WhiteHouse.gov, Fact Sheet: The Six Month Anniversary of the Affordable Care Act, 9/22/10]

The Affordable Care Act Gives You The Freedom To Choose Your Doctor. The Affordable Care Act takes away the power to choose your doctor from insurance companies and gives it to you. Now, if you purchase a new plan, you have the freedom to choose your own doctor in your insurer network. The benefit of protecting primary care provider choice is expected to help up to 88 million people by 2013. [WhiteHouse.gov, Fact Sheet: The Six Month Anniversary of the Affordable Care Act, 9/22/10]

The Affordable Care Act Ensures Your Premium Dollars Are Spent On Your Care, Not Insurance Company Profits. The Affordable Care Act holds insurance companies accountable. Because of the law, insurers in the large group market must spend at least 85 percent of your premium dollars on care, not administrative costs like their profits. For the individual and small group markets, insurers must spend 80 percent of your premium dollars on care. In addition, insurers will be required to publicly disclose their rates on a new national consumer website – HealthCare.gov. [Healthcare.gov, Patient's Bill of Rights]

The Affordable Care Act Provides Free Preventive Services To Encourage Early Treatment And Detection. Because of the Affordable Care Act, you may be eligible for some preventive services at no additional cost, meaning you do not have to pay a copayment, co-insurance or deductible to obtain these services. These services include: blood pressure, diabetes and cholesterol tests; cancer screenings; routine vaccinations; well-child visits; and counseling on healthy lifestyles. [Healthcare.gov, Preventive Care and Services]
Moving Forward – Empowering Americans to have more control over their health care

One year ago the Affordable Act became law. But since then, too many have focused on refighting the same old political fights again and again. I want to move forward.

You see, I’m like many other [STATE NAME]. I’m [on Medicare after working for 40 years, what they call a “pre-existing condition”, a small business owner who sees my employees like family, graduating from college but can’t find a job]. And for me, the Affordable Care Act was a lifeline – a promise of things getting better.

[INSERT PERSONAL STORY]

But my story is not unique…there’s the mother from [CITY NAME] whose son is “too” sick so at a very young age has hit his lifetime limit on insurance coverage. There’s the local mechanic who now won’t have to lay off one of his employees because health care has become more affordable for his small business. There’s the breast cancer survivor who is no longer forever branded by insurance companies as a pre-existing condition. [MAKE PERSONAL IF POSSIBLE TO PEOPLE YOU KNOW]

And for each of us, health reform becoming law wasn’t about politics; it was about getting the care we needed, [FOR SMALL BUSINESS OWNER our care becoming more affordable], our medical decisions becoming our own and perhaps our lives getting a little easier.

But many didn’t see it. They saw the Affordable Care Act as nothing but a full-fledged political fight, a law that had to be stopped regardless of who it helped and regardless of the cost. Ignoring that the costs are real. And they are extraordinarily high.

Right now – today – 1.2 million young adults have health insurance only because the Affordable Care Act meant they could stay on their parents’ health plan. Four million small businesses can get tax credits so they can give their employee health care. And another four million seniors already got help with their prescription drugs.

Those are the facts. But they’re not just numbers. They are real people. Real people like me, like the mechanic, like the breast cancer survivor – each one of us with more security and better care because of the Affordable Care Act.

The law is not perfect. And yes, we should work to make it better. But what we shouldn’t do is throw up our hands and throw it all away. Many think that’s the answer. Refight the same old political wars and give control over our health care back to insurance companies. But who wants to go back to those days? Nobody I know.

It’s time to move forward. It’s time to work together to protect our care. Because this is about way more than scoring political points, it’s about my lifeline. And I will not give up my freedom and control over my health care to another insurance company again. I’m moving forward. Our political leaders should too.
The Affordable Care Act: Giving Americans More Freedom and Control

For a year, the Affordable Care Act has been working for Americans by making prescription drugs more affordable for seniors, allowing health insurance coverage for young adults, providing tax credits for small businesses to buy insurance for their employees and [ending the unfair insurance company practices of denying care on the basis of pre-existing conditions and abruptly capping coverage for the sickest Americans].

[PERSONAL STORY ON THE BENEFIT OF CURRENT HEALTH CARE LAW]

But now, Congressional Republicans and their cohorts in state capitals want to unravel the law that holds insurance companies in check and provides stability and security for millions of Americans. Their plan is to take us back to the days when insurance companies were free to deny and drop coverage due to illnesses.

Repealing the Affordable Care Act will have serious consequences for the American people – impacting millions who are already seeing the benefits of the law.

If the Affordable Care Act is repealed, insurers will again be able to discriminate against our children because of a pre-existing condition. Last year, roughly 19 million children may have had a pre-existing condition, 540,000 of which were uninsured.

The billions of dollars in tax credits for small businesses – the foundation of our economy – will no longer be available, ultimately jeopardizing the employees and owners who relied on that support for health care coverage.

Over 44 million Americans who have Medicare coverage may be denied critical free preventive care now. And even worse, these individuals may no longer receive the most basic care like annual check-ups. Millions of seniors will be left to choose between paying higher drug costs or going without medicine, all because the discounted prescription drug coverage included in the law would no longer exist, cutting a critical lifeline for countless seniors.

Any young person finishing up school or attempting to enter the work force will no longer have the support needed from his or her family’s health care coverage. Over 1.2 million young adults could lose their insurance coverage.

These are not just facts and statistics – they are real people whose lives will be hurt if repealers have their way.

By opposing the new health care law and its benefits for the public, the repealers are telling America that the insurance companies’ bottom line is more important than the health and well being of our communities and families.

The world we would go back to is one where insurance companies could once again deny you care because of pre-existing conditions. Or you got too sick so they cut off your coverage.

[INSERT ANECDOTE OF PRE-EXISTING COVERAGE STORY]

We cannot go back. Not to that.

Regardless of what political party they identify with most Americans agree that the old system was not working. Nobody wants to go back to the days when the insurance industry could deny or drop your care.

Instead of refighting the political battles of the last two years, it’s time for Congressional leaders to move forward and work to improve the new healthcare law, not take us backward.
TEMPLATE OPED – SENIORS

All too often politicians and voters alike overlook the individual impact that federal laws have on communities and families. It becomes a political game. They forget about our family and neighbors. They forget who really bears the burden and who benefits on a daily basis.

The Affordable Care Act is no different.

Republicans seem more interested in refighting the same political wars of the past two years. When what we really need to do is move forward – fix what needs fixing – but move forward.

Since the law was passed one year ago, millions of Americans have benefited, including me. I am [AGE, MEDICARE RECIPIENT] and I know firsthand about those benefits.

[DESCRIBE SENIOR SITUATION AND HOW HELPED].

I cannot overestimate the impact the health care law has had on my life. But, the law does much more.

We all know there is waste, fraud and abuse in the Medicare system. Last year alone, the Obama administration announced it had recovered $4 billion in Medicare fraud. And, the Affordable Care Act provides tools to crack down even further. What that means is stronger enforcement, increased oversight of companies that all too often attempt to cheat the system. This saves every taxpayer money and makes sure that Medicare is there to provide care to people who need it.

The Affordable Care Act helps seniors pay for their prescription drugs. If you were one of the 4 million seniors who fell into the prescription drug “donut hole” last year, you probably received a $250 rebate check in the mail to help lower your costs. The law completely eliminates the donut hole in a few years. Seniors should not have to choose between paying higher prescription drug costs or going without the medicine they need. This law gives them the peace of mind they need to avoid making this life-threatening decision again.

The Affordable Care Act encourages seniors to get the care they need before they get sick. Now, the more than 44 million seniors who have Medicare can get an annual checkup or needed screenings for diabetes or cancers without having to pay a co-pay. Early detection and treatment not only saves money but it saves lives.

And even further, the Affordable Care Act ends Medicare overpayments to insurance companies and provides states with new options for offering home and community-based services.

Much of this has gotten lost in the political games. But these are the real benefits that Americans desperately need.

Without [PROVISION], I would not be able to [ANECDOTE], along with the countless other seniors in the same situation. While politicians may forget why they pass laws, the communities impacted don’t. The Affordable Care Act is a step forward for seniors’ health, and America’s stability. We finally have the security and freedom that comes with controlling our own health care decisions, and I for one do not want to go back to the way it was. It’s time to move forward.
For X years, I’ve been the proud owner of [BIZ NAME]. [SHORT DESCRIPTION OF WORK]. It hasn’t been easy. The economy has been rocky and it seems like we’re making less but working more. And, I know we’re not alone.

But, one year ago the Affordable Care Act became law. And, one year ago I knew that things were going to get better. [TIE THE LAW TO YOUR STORY – see below]

Because of the tax credits the law provides, I was finally able to give my employees health care with coverage [OR because of the tax credits, I was able to keep all my staff and keep their health coverage OR]Since my health costs are being cut, I will even be able to hire more staff to expand my business. It is the best of both worlds – health coverage for my employees and growth for my company.

But now, Republicans want to take us back to refight the same political debate we’ve had for the past two years. They want to give control of health care back to the insurance companies and deny Americans the stability and freedom that the new law provides us.

Now is the time to move forward, not back.

Every small business owner wants to provide their employees’ health care but it’s tough. The Affordable Care Act makes it a lot easier by bringing down the costs. Back in the old days small business like mine were paying 18 percent more. We didn’t have the purchasing power that a large company did. But now we can band together, allowing us to lower health costs by giving us the same purchasing power as larger companies.

And right now, there are four million businesses that can get a tax credit to help offset the cost of providing health insurance to their employees thanks to the health care law. [EITHER: That’s what is allowing me to give my employees health insurance. OR Now, I’ve always provided health insurance but it was getting a lot harder and I was worried I was going to have to reduce staff.] Instead of spending more and more for health coverage, we can invest that money in hiring more workers. This helps the economy since small businesses create 70 percent of all new jobs.

The Affordable Care Act helps the economy in another way: it gives potential small business owners more health care freedom and security. Too often, someone wants to start a business but because of a preexisting condition or a chronic condition won’t take that risk – won’t risk not being able to afford coverage. But with the Affordable Care Act people will have affordable access to coverage and workers can choose the job they want.

Take all of those direct benefits for small businesses and add in the ending of insurance abuses – the Affordable Care Act finally puts small businesses on a level playing field. Often small business owners faced the worst of insurance market abuses because we are in the individual market. But now, insurance companies can no longer deny coverage because of pre-existing conditions, drop coverage when our employees get sick, or charge more because of a specific health condition. It brings fairness and stability back to the health insurance industry.

If we go back, if we roll back all of these benefits, we’ll be going back to the days when health insurance companies made the rules and individual abuse went unpunished. Let’s not refight the political battles of years past. It’s time to move forward and protect health care for small businesses.
You do your best. You work hard. Take care of your kids. Make sure the bills are paid. Doing everything you’re supposed to do. And then it happens…whatever ‘it’ is. For me it was [FILL IN BRIEFLY WHAT HAPPENED – ex. being diagnosed with cancer].

All of a sudden, you feel defenseless – left at the mercy of an insurance company.

But one year ago, all that changed for me and millions of other women when we marked the beginning of a new phase for women’s health in America with the passage of the Affordable Care Act.

No more being charged more just because of our gender. No more being branded a pre-existing condition because of a C-section or because you were the victim of domestic violence (yes, this was how things used to be in many places). No more insurance companies limiting your care or dropping care when you need it the most.

And that is all thanks to the Affordable Care Act. Because of this law, women have more freedom and control over their own health care choices. The law guarantees women the right to choose their primary care physician from their health network, and it eliminates barriers women faced to see an OB-GYN. All new health plans are required to cover benefits such as maternity care and newborn care. And now women can get mammograms or preventive care for their children without having to pay a co-pay.

These changes will be life-changing for millions of women. I know it has been for me.

But instead of seeing how much this law benefits women – and working together to make it even better – Republicans want to refight the same political battles of the past couple of years. For me, it would mean [MAKE PERSONAL]. It would mean putting insurance companies back in control.

I can’t go back. None of us can afford to go back to the uncertainty, the risks and the lack of care.

Women everywhere, like me, are realizing the benefits of the new health care law every day. More freedom, more choice and more security. It’s time to move forward and protect women’s health care.
I’m [AGE] years old. Just [FINISHING COLLEGE OR STARTING MY PROFESSIONAL CAREER] with “my whole life in front of me”. But not sure what that means for right now.

Will I find my dream job in this economy? Or a job? Will that job provide health insurance? If not, what then?

I’m facing a lot of “what if’s?” but thankfully with the Affordable Care Act passing a year ago, there is one less thing I have to worry about.

[PERSONAL STORY ABOUT WHO YOU ARE WHY HEALTH CARE IS IMPORTANT.]

The law allows me—and the 1.2 million like me—to stay on my parents health plan until age 26; which means freedom and security. Freedom and security means quite a lot right about now.

Before the law was passed, young people had few choices to afford health coverage if they weren’t lucky enough to get a job that paid for health insurance. I’m pretty sure we all know someone who rolled the dice. “I’ll be fine. I’m young. I’m healthy. What could happen to me?” And we all know that something can happen—the sickness that doesn’t go away and turns into something a lot worse; the accident that never should have happened. Remember, how I mentioned freedom?

Of course if you grew up with a pre-existing condition or a chronic disease, your chances of getting any sort of coverage was near impossible—even if you did have some extra cash. Insurance companies were looking for any excuse they could to deny your coverage, or drop your coverage when you needed it the most. Now, because of the Affordable Care Act, those insurance company abuses can no longer happen. And what does that mean? A lot more security.

Me and millions like me get more freedom and more security but the Republican response seems to be “Never mind you and your health! Let’s refight the same fights of the last two years!” Back to a time when I couldn’t afford to get coverage? Back to a time when insurance companies could drop my coverage when I needed it? Back to a time when they could deny me or discriminate based on your health? Or put lifetime and annual caps on coverage? No way.

The law isn’t perfect—no law is—but I’d rather fix what needs fixing and move forward.