

Top 10 reasons why children and all Texans would lose if health reform were repealed:

- 1. Children (and all Texans) could once again be denied coverage by insurers for ‘pre-existing’ conditions.** Pre-existing conditions can include: premature birth, asthma, diabetes, sinus/ear infections, cancer, and special special-needs children, among others. For women, pre-existing conditions can also include pregnancy and menopause.
- 2. Children (and all Texans) would once again be at risk of being dropped by health insurance companies when they get sick.** Children (and all Texans) would also again receive yearly and lifetime limits on coverage so that if a child is fortunate enough to beat leukemia when they are 8 they would be uninsurable if they ever faced another serious illness later in life.
- 3. 161,000 young adults, including recent high school and college grads, would be dropped from their parent’s coverage.** Health reform allows dependent children through age 26 to access coverage on their parents' policy.
- 4. Children whose parents make too much for CHIP but still cannot afford the cost of private health coverage for their children would again have no sign of help in sight for attaining affordable quality coverage.** The health insurance exchange would make private health insurance affordable to all parents (and all Texans).
- 5. Parents (and all Texans) would no longer have financial caps on health insurance and healthcare costs, allowing Medical bills to continue being the #1 reason for bankruptcy in Texas.** Health reform would prevent all Texans from ever going into bankruptcy because they get sick.
- 6. Insurers would not have to cover vision and dental care services for children and could once again charge co-payments for preventive health services.**
- 7. Children with terminal illnesses would not be able to get compassionate end-of-life hospice care unless they agreed to forgo looking for a cure for their illness.**
- 8. Grandparents would once again be subject to the Medicare “Donut Hole” and would see their prescription drug costs significantly increase.** Through health reform the “Donut Hole” is slowly being phased out and 160,000 Texas seniors are already getting substantial rebates on their prescription meds.
- 9. The requirement that insurers spend at least 80% to 85% of their client’s premium dollars on health care and justify rate increases would be removed.**
- 10. Texas would lose the chance for 95% of children to have access to health coverage**

For more information about children’s health, visit cdfutexas.org or call 713-664-4080

Some language adapted from a document prepared by First Focus and Families USA