



RESPONSIBLE REFORM FOR THE MIDDLE CLASS

Fact Check: Responding to Opponents of Health Insurance Reform

In meetings with constituents across America, Democratic Senators continued to respond to rumor and wild misrepresentations about the health insurance reform legislation. Below are five misrepresentations circulating about health insurance reform legislation that are completely false.

MISREPRESENTATION ONE: Health Insurance Reform Will Create “Death Panels.”

FACT CHECK: Absolutely False - Health Insurance Reform Doesn’t Create “Death Panels.”

- ✓ **“Pants on Fire” Rating from PolitiFact.com; “Nonsense” From FactCheck.org.** This falsehood received a “pants on fire” rating from the independent website PolitiFact.com and FactCheck.org calls the notion “nonsense.” [PolitiFact.com, [8/7/09](#); FactCheck.org, [7/29/09](#)]
- ✓ **Even Republican Senators Refute the “Death Panels” Claim.** Senator Murkowski said, “Quite honestly, I’m so offended at that terminology because it absolutely isn’t (in the bill). There is no reason to gin up fear in the American public by saying things that are not included in the bill.” Senator Isakson stated, “I just had a phone call where someone said Sarah Palin’s web site had talked about the House bill having death panels on it where people would be euthanized. How someone could take an end of life directive or a living will as that is nuts.” [Anchorage Daily News, [8/11/09](#); Washington Post, [8/10/09](#)]

MISREPRESENTATION TWO: Health Insurance Reform is Just Moving America Towards a Single-Payer System.

FACT CHECK: Absolutely False - Health Insurance Reform is Not a Trojan Horse.

- ✓ **FactCheck.org: Congress and Obama Have “Flatly Rejected” a Canadian or British Single-Payer System.** As FactCheck.org notes, suggesting that President Obama or Congress are implementing a single-payer system runs “...contrary to what President Obama and Democratic leaders in Congress have said. Obama hasn’t called for such a government-run plan, also called a ‘single-payer’ plan. In fact, he has flatly rejected it.” [FactCheck.org, [5/6/09](#)]
- ✓ **Health Insurance Reform Builds on Employer-Sponsored Insurance System.** Health insurance reform does not create a single-payer system. It does not alter or change your current employer-sponsored plan. It increases choice and competition for Americans by creating health insurance exchanges. Within these exchanges, Americans will have more health care options to meet their needs.
- ✓ **Naysayers Are Not Telling the Truth.** In his most definitive, unequivocal statement on the matter, President Obama told the American Medical Association in June, “So when you hear the naysayers claim that I’m trying to bring about government-run health care, know this: They’re not telling the truth.” [The White House, [6/15/09](#)]

MISREPRESENTATION THREE: The Health Choices Commissioner Will Decide Your Benefits For You.

FACT CHECK: Absolutely False - You Choose Health Coverage From Among Competing Insurers.

- ✓ **Health Choices Commissioner Oversees Health Insurance Exchange.** This misrepresentation has worked its way into questions at several town halls and originates in a lengthy email full of false

statements. The email asserts that under page 42 of the House bill, “The ‘Health Choice Commissioner’ will decide health benefits for you. You will have no choice.” This is simply false.

- ✓ **“Pants on Fire” from PolitiFact.com.** This Pulitzer Prize-winning website explains that page 42 is part of Section 142 of the House bill, which outlines the duties of the Health Choices Commissioner. Chief among these duties is running the insurance exchange, which Jennifer Tolbert from the Kaiser Family Foundation describes as a mechanism to ensure that people are “actually getting coverage and not a junk policy.” According to PolitiFact.com, “The bill envisions an exchange with several different plans, and people choosing their own plan. We rate this claim Pants on Fire!” [H.R. [3200](#); PolitiFact.com, [7/30/09](#)]

MISREPRESENTATION FOUR: Health Insurance Reform Will Cause Millions of Americans to Lose Private Insurance and Be Forced Onto Government-Run Care.

FACT CHECK: Absolutely False - No One Will be Forced To Switch Coverage.

- ✓ **Rumor Originates From Lewin Group Study – Lewin Group is Owned by Insurance Company Giant.** This falsehood originates in a discredited study conducted by the Lewin Group, now a fully-owned subsidiary of UnitedHealth Group, which owns the insurance company United Healthcare and Ingenix, a subsidiary that “was accused by the New York attorney general and the American Medical Association of helping insurers shift medical expenses to consumers by distributing skewed data.” [Washington Post, [7/23/09](#)]
- ✓ **Lewin Group Study Focuses on a Plan That DOES NOT Exist.** As FactCheck.org noted: “(T)he type of public plan necessary to cause 119 million people to move from private insurance to a considerably cheaper public option doesn’t appear to be gaining traction in Congress. And it isn’t what President Obama has proposed....As John Sheils, senior vice president of the Lewin Group, says of using the 119 million figure, ‘In a sense it overstates the impact of what now is being considered on the Hill. But at the same time, it would be really disingenuous for people to say, well, we never meant to do that.’ The Lewin Group is part of a subsidiary of UnitedHealth Group, which owns the insurer United Healthcare.” [FactCheck.org, [6/11/09](#)]
- ✓ **PolitiFact.org Calls Claim “False.”** PolitiFact.com calls this claim “false,” noting that the Lewin Group ran a number of different models of different public options, which all yielded different estimates of the number of Americans who would choose to participate in a public option, rather than private insurance. The Pulitzer Prize-winning website goes on to note that this claim is choosing “the worst-case scenario and then distorting the cause and effects.” [PolitiFact.com, [6/12/09](#)]

MISREPRESENTATION FIVE: Health Insurance Reform Will “Pull the Plug on Grandma” or “Start Us Down A Treacherous Path Toward Government-Encouraged Euthanasia.”

FACT CHECK: Absolutely False – the Government Will Not “Pull the Plug” or Encourage Euthanasia.

- ✓ **Government Will Not Make Medical Decisions for You or Your Family.** This falsehood is a spin on the “death panels” claim, asserting that if health care is determined to be unnecessary or too costly, those who need it will be ignored, or worse. FactCheck.org writes that this misrepresentation is often tied to a section of the House bill that “requires Medicare to cover counseling sessions for seniors who want to consider their end-of-life choices – including whether they want to refuse or, conversely, require certain types of care. The claim that the bill would ‘push suicide’ is a falsehood.” [FactCheck.org, [7/29/09](#)]