

Real reform, today

By [Steve Thorngate](#)

September 23, 2010

During the health-care reform debate, those who opposed the reform bill talked a lot about how it was impossible to understand, how it wouldn't do anything tangible for ordinary Americans and how it wouldn't even take effect for years.

Well, [as of today](#)—months, not years, after the bill was passed—the following easy-to-understand, tangible changes are in effect:

- Insurance companies can't exclude children based on preexisting conditions.
- Certain preventive procedures have to be covered without co-payments.
- Young adults (up to age 26) can stay on their parents' plans.
- You can't get dropped from coverage when you get sick.
- You can switch plans and keep your doctor.
- You have the right to appeal claims decisions to a third party.
- Lifetime benefit limits are no more.
- Rebate checks are being sent to help fill the Medicare donut hole.

As for the conservative opposition's largest talking point—that reform constitutes a government takeover of medicine—note that only the last of the above provisions has anything to do with a government-run program, and an existing one at that.

The PICO National Network has some helpful [resources](#) for congregations and others to organize and educate about the realities of reform. [CCblogger](#) Marvin Lindsay [notes](#) the potential effect on his own family. And the Kaiser Family Foundation's snazzy new health-care reform [site](#) offers this video, narrated by Cokie Roberts, which clearly and thoroughly summarizes reform in nine minutes:

Meanwhile, the Republicans—in a tidy little cut-and-paste from their electoral successes back in 1994, [minus](#) the legislative specifics—are offering a “[Pledge to America](#)” (pdf) that includes, among other things, “a plan to repeal and replace the government takeover of health care.” I think Ezra Klein's [right](#) that the Democrats would be wise to release a forward-looking plan, too. But they might not need to if more people knew the facts about reform.