



**THE WHITE HOUSE**  
WASHINGTON

Dear Friend,

If you're like most Americans, there's nothing more important to you about health care than peace of mind.

Given the status quo, that's understandable. The current system often denies insurance due to pre-existing conditions, charges steep out-of-pocket fees - and sometimes isn't there at all if you become seriously ill.

It's time to fix our unsustainable insurance system and create a new foundation for health care security. That means guaranteeing your health care security and stability with eight basic consumer protections:

- **No discrimination for pre-existing conditions**
- **No exorbitant out-of-pocket expenses, deductibles or co-pays**
- **No cost-sharing for preventive care**
- **No dropping of coverage if you become seriously ill**
- **No gender discrimination**
- **No annual or lifetime caps on coverage**
- **Extended coverage for young adults**
- **Guaranteed insurance renewal so long as premiums are paid**

[Learn more about these consumer protections at Whitehouse.gov.](http://Whitehouse.gov)

Over the next month there is going to be an avalanche of misinformation and scare tactics from those seeking to perpetuate the status quo. But we know the cost of doing nothing is too high. Health care costs will double over the next decade, millions more will become uninsured, and state and local governments will go bankrupt.

It's time to act and reform health insurance, drive down costs and guarantee the health care security and stability of every American family. [You can help by putting these core principles of reform in the hands of your friends, your family, and the rest of your social network.](#)

Thank you,  
Barack Obama