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Adamstown  
Akron  
Ashley  
Bareville  
Bird-in-Hand  
Blue Ball  
Bowmansville  
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Brownstown  
Brunnerville  
Clay  
Churchtown  
Denver  
East Earl  
Eden  
Emmanuel  
Ephrata  
Farmersville  
Goodville  
Harristown  
Hawk Valley  
Hinkletown  
Honey Brook  
Hopeland  
Intercourse  
Laurel Hill  
Leola  
Limeville  
Lititz  
Martindale  
Navron  
New Holland  
Reamstown  
Reidenbach  
Reinholds  
Talmage  
Stevens  
White Horse  
Witmer



**Chamber Office**

## HEALTH CARE REFORM Some Useful Information \*

### THE INSURANCE COMPANIES:

What they like: Current reform proposals could require all Americans to get health coverage, giving insurers a huge pool of potential new customers. What they don't like: Any government-run health plan could lure Americans away from private insurance. Plus, new regulations could prohibit insurers from rejecting anyone for coverage or basing rates on health risk. To generate revenues and discourage overuse of health care, insurers could be taxed on some high-end employer-based health plans.

### THE HOSPITALS

What they like: Federal investments in information technology could help hospitals modernize medical record-keeping. Getting coverage for the uninsured would mean hospitals could cut down on charity care. Tighter regulation on physician ownership of hospitals would benefit nonprofit community hospitals. What they don't like: A public health-insurance plan, which Congress is considering, could base reimbursements rates on Medicare, which pays less than private insurers. Hospitals could see gradual reductions in the hardship payments they receive to provide charity care, but which they use to cover other shortfalls.

### THE DOCTORS

What they like: Loan-forgiveness programs for medical students who go into primary care could ease the shortage there. Reimbursement reforms under discussion could reward doctors for keeping patients healthy rather than paying them based on services provided. What they don't like: Since the goal of health reform is to lower the cost of health care overall, some doctors could see their incomes drop. A greater focus on prevention efforts, many of which do not require medical intervention, could also leave doctors with less to do – and reduce their pay in the process.

\*TIME Magazine: Vol. 174, No. 5, 2009 pg. 33

**Ephrata Merchants Association**  
**“36<sup>th</sup> Annual Arts & Craft / Restaurant Fair”**  
**Saturday, September 12<sup>th</sup>**  
**9:00 a.m. – 3:00 p.m.**

## Dates to Remember

**After Hours at The Inn at Leola Village**  
**Thursday, Sept. 17<sup>th</sup> at 5:30 to 7:30 p.m. RSVP at 738-9010. A special treat awaits you at the “Day Spa”.**

### COMING SOON!

**Ephrata Area Chamber of Commerce BUSINESS EXPO**  
**October 29, 2009**  
**Ephrata Recreation Center**  
*Look for the inserts in this email!*

## HEALTH CARE GLOSSARY\*

### FEE FOR SERVICE

What it means: We pay for medical services individually – each time we see a doctor and for every test or procedure he orders. What you need to know: By providing more services, doctors and hospitals can charge more, which drives up health-care costs. The a la carte structure also makes it hard to keep track of the total bill.

### CADILLAC PLAN

What it means: A high-end plan, often paid for by an employer, that covers most medical needs at little cost to the patient. What you need to know: Because consumers don't directly pay for services, they tend to overuse them. Congress is considering taxing these plans to generate revenue.

### PUBLIC PLAN

What it means: A government-run health plan that would compete with private ones on cost. What you need to know: A public plan could leverage its volume into lower costs and premiums, but critics claim it could put private insurers out of business.

### RATIONED CARE

What it means: The claim that in a public plan bureaucrats will decide the quantity and quality of the care you receive. What you need to know: It's the bogeyman that those opposed to major reform like to conjure up, but none of the reform proposals anticipates such a consequence.