



NATIONAL HEALTH REFORM WILL SECURE COVERAGE, BEND THE COST CURVE & ENSURE QUALITY

A Utah Health Policy Project Position Paper

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THE NEED FOR FEDERAL LEADERSHIP ON REFORM

There's no longer any doubt: Health reform is the key to economic recovery. Utah families and businesses need affordable care to be healthy and financially secure. The good news is there is significant Congressional and stakeholder consensus on the key elements of reform.

WHAT THE REFORMS WILL DO...

✓ Guarantee Secure Insurance Coverage

- Health care reform will guarantee that Americans can get insurance. Insurers will no longer be able to deny coverage to individuals based on pre-existing conditions or to drop people or increase rates if they get sick.
- Insurance companies will not be able to charge people higher premiums because of gender or health status.

✓ Create Affordable Health Care Options

- Yearly and lifetime caps on benefits will be eliminated, so health insurance is there when people need it most.
- Health care reform will provide subsidies to help low-income families afford insurance.
- The legislative proposals cap out-of-pocket expenses so insured families can access and afford the care they need.
- Reform will create a system of shared responsibility where all parties – individuals, employers, providers, and government – contribute to the costs.
- Small businesses will get lasting relief from rising costs.

✓ Support Informed Choices about Health Insurance

- The creation of the Exchange, a marketplace to purchase insurance, will help consumers compare health plans and find the one that best fits their needs.
- Consumers will get help navigating the system through an office dedicated to answering questions about the various insurance options and enrollment.

✓ Improve Quality of Care & Bend the Cost Curve

- Reforms will put a strong emphasis on public health, prevention and quality of care. For example, only minimal out-of-pocket costs will be allowed for preventive care, so families can see their providers before they get sick.
- Reform will shift the health system toward a more patient-centered model, which will help improve quality and lower long term costs.

States must work in partnership with national leaders to pass comprehensive health reform, but federal leadership is needed to tackle such formidable challenges as financing, risk management, benefit regulations, and long-term fiscal sustainability. Within these parameters, states like Utah can lead out on the critical challenges around implementation.

The Spencer Family of Lehi, Utah



Eric Spencer has always liked the idea of working for himself and starting a general contracting business. With a degree in business management and extensive experience working as a contractor, he has the perfect skill set to be successful. But this worthy new business start-up never gets off the ground because of health insurance.

The problem is that Eric's wife Mindy has Type 1 diabetes, and can only get health insurance as part of a group. Otherwise, she is denied coverage because of her pre-existing condition.