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# UTAHNS SUPPORT NATIONAL HEALTH REFORM IN 2009

## THE STATUS QUO IS UNSUSTAINABLE

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### WHY NATIONAL HEALTH REFORM? WHY THIS YEAR?

All Utahns – whether insured or uninsured – stand to gain by national health reforms that build on what works and seek market-based solutions to fix what doesn't. A uniquely American solution is needed to ensure all Utahns can access coverage regardless of pre-existing conditions. By addressing cost and increasing competition, reforms will make quality, affordable coverage available to small businesses and families. Reforms will give providers the latest tools and research so that you and your doctor can make informed decisions about your treatment. Fundamentally, we recognize that the status quo is unsustainable, and this is why we urge Utah's congressional delegation to vote YES on national health reform *this year*.

**NATIONAL HEALTH REFORMS ARE DESIGNED TO CONTAIN COSTS, EXPAND ACCESS, AND ENSURE QUALITY. THE UNDERSIGNED ORGANIZATIONS AND INDIVIDUALS SUPPORT HEALTH INSURANCE REFORMS THAT INCLUDE THE FOLLOWING PROVISIONS:**

#### ✓ **Guarantee Secure Insurance Coverage**

- Enact insurance reforms that stop insurers from denying coverage based on pre-existing conditions or age.
- Bar insurers from raising premiums or dropping coverage if someone gets sick.
- Prevent insurance companies from charging higher premiums based on gender or health status.

#### ✓ **Provide Affordable Health Insurance Options**

- Provide sliding-scale subsidies to those who've lost their jobs or who can't afford to maintain coverage.
- Cap out-of-pocket expenses so families aren't bankrupted by one severe illness or accident.
- Eliminate yearly and lifetime caps on benefits, so affordable coverage is there when you need it most.
- Create a system of shared responsibility where all parties – individuals, employers, and government – contribute to the costs, each according to means.
- Provide lasting relief from rising costs to small businesses through pooling risk, subsidies and more choices.
- Make sure Utahns aren't sold "junk insurance"
- Expand Medicaid so all low-income Utah adults can access affordable coverage.
- Eventually eliminate the "doughnut hole" in Medicare Part D to make prescription drugs more affordable for seniors
- Ensure investments in health reform are fiscally sustainable.

#### ✓ **Increase Choice and Competition Primarily through Market-Based Solutions**

- Foster competition and transparency through the creation of an Exchange: an online marketplace that will help individuals and small businesses shop for and compare health plans that best fit their needs.
- Allow individuals and small groups to increase their purchasing power and pool risk within the Exchange.
- Increase choice and competition by offering a public health insurance plan as an affordable option. We recognize that there are other policy measures that achieve these same goals.

#### ✓ **Ensure Quality of Care to help Bend the Cost Curve**

- Emphasize public health, prevention and quality of care. For example, charge only minimal out-of-pocket fees for preventive care so families can see the doctor *before* they get sick.
  - Provide access to comprehensive primary care, wherein patients and their physicians are partners in promoting prevention. A patient-centered model helps ensure quality care and lower long term costs.
  - Increase the efficiency of Medicare, for example by encouraging preventative care and reducing preventable hospital re-admissions.
  - Create a federal-state partnership that encourages state innovation within federal parameters.
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