



Details

OF THE NATIONAL BUSINESS GROUP ON HEALTH'S POSITION

Supporting an Individual Coverage Requirement

Everyone Must Have Health Insurance

Every adult should be required to have health coverage for themselves and their dependent children.

The following conditions are needed to make this possible:

People under age 65 should have access to a range of coverage choices through employers, the federal or state governments, insurers, or other pooling arrangements that includes at least one option with a core benefits package that should be determined at the national level including essential evidence-based preventive, primary, prenatal, maternity, urgent and emergent care, chronic condition management, care coordination, and hospitalization insurance. A health account with a high deductible plan that includes preventive care could also qualify.

Coverage options beyond the core benefit package could be available to individuals through their employers, the federal government, state governments, insurers, or other pooling arrangements.

Coverage must promote efficiency by including best management practices such as mandatory generics to keep it affordable (see supporting document for recommendations on best management practices).

A strong health care safety net and public programs such as Medicaid and SCHIP that provide effective and efficient care will be a critical part of the solution and should provide high quality care to those with little or no income who cannot afford coverage.

Any enforcement mechanisms for an individual health insurance requirement should be at the federal/national level and result in no additional administrative burden for employers.

Having Coverage Benefits Everyone through Better Health, Lower Costs, and Financial Security

Studies have shown that having health coverage is directly related to access to preventive and other needed care. It also impacts health outcomes and future health care costs.



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Requiring coverage will provide protection from catastrophic financial loss for people who feel they are healthy and are more likely to take the risk of not having insurance, but who subsequently develop a serious illness, injury, or chronic condition.

Requiring everyone to have coverage will strengthen and stabilize the functioning of health insurance risk pools by including more healthy people who currently do not have coverage.

In addition to being a requirement in the state of Massachusetts, there are numerous other precedents for a health insurance requirement including educational settings, athletics teams, and summer camps as a condition of enrollment and many employers as a condition of employment.

POSITION ON
**National
Health
Reform**

