

It's time to fix health care and provide universal coverage to all. After decades of talk and study, it's time for action. Fixing health care is not as complicated as one might think. Start by eliminating the inefficiency, beginning with when a person signs up for coverage. Get citizens good outpatient health care so they don't go to hospital emergency rooms when it is preventable. Reward prevention – health care, not sick care. Beef up the quality of care by reducing medical errors in our hospitals. The Healthy Americans Act does this. The legislation provides a guarantee: Private coverage—at least as good as Members of Congress receive—is a right of all Americans that can never be taken away. With this guarantee, there will be universal coverage for no more than America spends as a nation today on health care.

THE HEALTHY AMERICANS ACT

...guarantees universal, private health insurance for ALL Americans.

Under the new system, every American will have the power to choose a comprehensive health insurance plan, and—with individuals, employers and government each investing something into the system—insurance will be guaranteed to be affordable for every American.

The Healthy Americans Act will match insurers with health care consumers in an environment designed for competition. Each state, with financial support from the Federal government and insurance companies, will establish a Health Help Agency (HHAs). HHAs will lower administrative costs by coordinating payments from employers, individuals and government. These agencies will also provide consumers with unbiased information about competing private health plans and determine premium reductions that will ensure every American can afford their health plan. With the resources to compare plans based on quality, cost and service, individuals—rather than their employers—will be empowered to choose the health plan that works best for them and their families. However, employers that wish to continue offering insurance directly to their employees will be allowed to do so as long as the plans are comparable to HHA offered plans.

Government will be responsible for ensuring that every American has and can afford health insurance. Every time an individual interacts with state, local and federal government—registering their car, enrolling their children in school, applying for a driver's license or paying their taxes—they can be required to verify their enrollment in a private health insurance plan. Government will in turn ensure that every American can afford health care by working through the Health Help Agencies to lower premiums and by providing standard health care tax deductions for individuals and families.

...promises the level of care that Members of Congress enjoy at an affordable price.

The Healthy Americans Act creates a system of tax benefits and premium reductions that will ensure every American can afford a high-quality, private health plan that is comparable to what Members of Congress enjoy now. Previous and existing health problems, occupation, genetic information, gender and age will no longer be allowed to impact eligibility or the price paid for insurance. Rather, insurance companies will be required to cover every individual who chooses to enroll and cannot raise prices or deny coverage if individuals are sick.

One of the ways *The Healthy Americans Act* guarantees affordable health care is by putting more money in people's pockets. For the first four years of the new system, employers who currently provide employee health benefits will be required to convert their health care premiums into higher wages that employees will use to purchase their own private health insurance. Employers who do not currently provide health benefits will be required to begin making phased-in "Employer Shared Responsibility

Payments." These payments will be used to ensure that everyone can afford their health plans by funding premium reductions.

After four years, all employers will be making "Employer Shared Responsibility Payments." These payments will reflect the relative ability to pay of small and large employers and low- and high-wage industries and will have no impact on the insurance coverage of their individual employees.

As part of a competitive compensation package, employers can continue to provide wellness, prevention benefits and long-term care insurance. They can also help their employees sign-up for health plans through a state-based Health Help Agency. Just as under the current system, employers can continue to withhold premiums from their employees' paychecks.

...focuses insurance companies on keeping Americans healthy. *The Healthy Americans Act* focuses on preventive care by giving insurance companies a financial incentive to keep their subscribers healthy. By investing in prevention and disease management, insurance companies will be able to give individuals a reason to choose plans that keep them healthy and, in the long run, to stay with the same insurer. And as consumers will have access to information on every plan's success in prevention and disease management, insurance companies will ultimately be competing to keep Americans healthy.

Individuals will be rewarded when they or their children successfully participate in wellness programs. Primary care will assume greater importance in the system by allowing patients to designate a primary care provider to manage their care and help them navigate the health care system, and by reimbursing health care providers for time spent outside of the exam room, *The Healthy Americans Act* rewards providers for helping their patients stay healthy.

...contains the rising cost of health care—saving \$1.48 trillion. *The Healthy Americans Act* relies on competition to drive down costs and promote quality. No longer grouping individuals according to their employees, the plan expands the pool of health care consumers— allowing insurance companies to remain profitable while driving down prices.

The Healthy Americans Act also works toward better investment of America's health care dollars. By assuring that every individual has adequate coverage and use of prevention and wellness services, taxpayers will no longer be asked to foot the bill for expensive visits to the emergency room.

Ultimately under *The Healthy Americans Act*, the average annual rate of growth in health spending will slow by 0.86% between 2007-2016; this will result in savings of \$1.48 trillion.

...is budget neutral in first year of full implementation, according to the CBO. On May 1, 2008, the staffs of the Congressional Budget Office and the Joint Committee on Taxation issued a preliminary analysis finding that *The Healthy Americans Act* "**would be roughly budget-neutral**" in the first year of full implementation. More impressively, the plan is expected to become more self-financing and actually generate savings to the federal budget in subsequent years. This result is not surprising because the plan emphasizes preventative care for all Americans, reducing inefficiencies in the system, and providing incentives for health care, not sick care.

...assures every American that their health care can never be taken away. *The Healthy Americans Act* provides health care that is more dependable than employment. By putting Americans—rather than their employers—in charge of health care, everyone will be guaranteed quality care, even if they change jobs, lose their job or become too sick to work a job. By reducing premiums for individuals and families who may encounter difficulty, *The Healthy Americans Act* promises that you will not only always be able to afford your insurance, you will always have care.