



National Center for Policy Analysis **HEALTH CONTRACT WITH AMERICA**

1. **Fairness:** Families at the same income level should get the same help from government when they obtain health insurance.
2. **Portability:** Employers should be able to purchase insurance for their employees that is individually owned and that travels with them, from job to job and in and out of the labor market.
3. **Patient Power:** If patients are willing to take a greater role in managing their own care, they should be able to manage the money that pays for that care in tax free accounts.
4. **Real Insurance:** Insurance should not just pay for the cost of becoming ill, it should also pay the higher premium required if patients switch health plans.
5. **Universality:** Unclaimed tax relief should be made available to local safety net institutions to be used in case the uninsured cannot pay their own medical bills.

These five ideas are built around five questions:

1. How should we pay for health insurance?
2. Who should own the insurance?
3. What is the role for self-insurance?
4. What happens when people switch insurance?
5. What happens if people fail to insure?