

Talking Points

Support Universal Insurance Coverage - As currently drafted, the individual mandate's rules create a strong incentive for individuals to choose to pay a fine rather than to buy health insurance. The fine is much, much lower than the cost of health insurance. And health insurance can be bought after a person gets sick or hurt, on a guaranteed basis, for the same price as if it were purchased while the buyer is healthy.

Congress must fix this problem, or the health care payment system will get much worse than it currently is. Congress must put risk back into the health insurance buying decision. People must believe they need the insurance before they get sick or hurt.

We understand that affordability concerns argue in favor of keeping fines low. So Congress should consider additional ways to make the individual mandate effective. Among the possibilities would be a rule that would allow for a waiting period prior to guarantee issue rules kicking in, only for people who had access to affordable health insurance but chose not to purchase it.

Support Employer Sponsored Insurance – We support health reform that refrains from taxing Americans on the value of the insurance they receive from their employers. We encourage Members of Congress to support legislation that does not cap contributions to flexible spending arrangements (FSAs), or if a cap is unavoidable, to index that cap.

Reject a Government-run Health Plan - Creating a new government plan would exacerbate cost shifting from government programs to private plans and threaten the ability of employers to continue to pay for coverage.

Support LTCi – Helping people plan for their long-term care needs and allowing them to purchase quality insurance products at their place of employment should be part of our nation's answer to the long-term care financing challenge. While we support the goal of the CLASS program, we believe there are better ways to achieve it than creating a new government program.

Include Malpractice Reform - Medical malpractice reform should be addressed. CBO found that medical malpractice reform that includes caps on damages could achieve some \$41 billion in health care savings.

Support Professional Service - Most Americans--whether poor, middle class, or high-paid--need and want expert advice when choosing their health insurance. This professional consumer advocate role must not be diminished. "Order takers" are not the same as educated, licensed agents.