



Tennessee Health Care Campaign
Working for Guaranteed Affordable Choices

The Tennessee Health Care Campaign’s current policy on covering every American is based upon the “5 Principles” put forward by the Institute of Medicine. These principles are also reflected in President Obama’s “8 Principles” for health care reform.

Concern	Institute of Medicine’s “5 Principles”	President Obama’s “8 Principles”
<p><i>Health insurance is out of the financial reach for most of the uninsured. Even those who have insurance are struggling more and more to afford the costs.</i></p>	<p><i>Principle 1: Health Care Coverage Should Be Affordable to Individuals and Families.</i></p> <p>Inability to afford coverage is the top reason uninsured adults give for being without coverage. It is also the major reason employed individuals turn down workplace health insurance. To be affordable, contributions toward health insurance premiums should permit individuals and families to pay for other basic necessities of life, such as rent/mortgage and food, and to pay any deductibles or co-payments required when using health services. And to do so without having to use credit cards and rack up medical debt.</p>	<p><i>Protect Families’ Financial Health.</i></p> <p>The plan must reduce the growing premiums and other costs Americans and American businesses pay for health care. People must be protected from bankruptcy due to catastrophic illness.</p> <p><i>Make Health Coverage Affordable.</i></p> <p>The plan must reduce high administrative costs, unnecessary tests and services, waste, and other inefficiencies that consume money with no added health benefits.</p>
<p><i>Incremental approaches to extend coverage are insufficient.</i></p>	<p><i>Principle 2: Health Care Coverage Should Be Universal.</i></p> <p>About two-thirds of Americans under age 65 have health insurance coverage either through their jobs or through their parent or spouse. To close the remaining gap, incremental expansions of public insurance programs have targeted discrete population groups, bringing health insurance to seniors through Medicare and to poor adults and children through Medicaid and State Children’s Health Insurance Programs (SCHIP). Despite these and other federal and state initiatives, 47 million people in the United States are uninsured.</p>	<p><i>Aim for Universality.</i></p> <p>The plan must put the United States on a clear path to cover all Americans.</p>
<p><i>Health insurance: Now you’ve got it, now you don’t.</i></p>	<p><i>Principle 3: Health Care Coverage Should Be Continuous.</i></p> <p>Even if insured now, all Americans under age 65 are at risk of losing coverage for some time over the course of their lives.</p>	<p><i>Provide Portability of Coverage.</i></p> <p>People should not be locked into their job just to secure health coverage, and no American should be denied coverage because of preexisting conditions.</p>





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	<p>Continuity of insurance and continuity of care go hand in hand. Periods of time being uninsured can lead to poorer health, greater risk of early death, and exposure to significant financial risk. Health insurance is most likely to improve health outcomes if coverage is continuous rather than intermittent.</p>	<p><i>Guarantee Choice.</i></p> <p>The plan should provide Americans a choice of health plans and physicians. They should have the option of keeping their employer-based health plan.</p>
<p><i>The uninsured are sicker and die sooner.</i></p>	<p><i>Principle 4: Health Care Coverage Should Enhance Health and Well-being.</i></p> <p>This should be done by promoting access to high-quality care that is effective, efficient, safe, timely, patient centered, and equitable.</p>	<p><i>Improve Patient Safety and Quality Care.</i></p> <p>The plan must ensure the implementation of proven patient safety measures and provide incentives for changes in the delivery system to reduce unnecessary variability in patient care. It must support the widespread use of health information technology and the development of data on the effectiveness of medical interventions to improve the quality of care delivered.</p> <p><i>Invest in Prevention and Wellness.</i></p> <p>The plan must invest in public health measures proven to reduce cost drivers in our system—such as obesity, sedentary lifestyles, and smoking — as well as guarantee access to proven preventive treatments.</p>
<p><i>The uninsured and under-insured cost the country, and all of us, more than you think.</i></p>	<p><i>Principle 5: Health Care Coverage Strategy Should Be Affordable and Sustainable for Society.</i></p> <p>Having a sizeable uninsured population translates into real economic and non-economic costs for our country, including the expenses for services uninsured people use and the costs resulting from poorer health because they often forgo needed services. On the flip side, there are costs for providing universal coverage, including the expense of additional services the previously uninsured will use.</p>	<p><i>Maintain Long-Term Fiscal Sustainability.</i></p> <p>The plan must pay for itself by reducing the level of cost growth, improving productivity, and dedicating additional sources of revenue.</p>

