Health Reform: A full circle solution

Quality, Affordable Health Care for All Americans

If everyone is required to buy insurance, coverage must:

- Be Affordable
  - Both premiums and out-of-pocket costs

- Be easy to shop for & access
  - Not confusing, limited options, especially for small businesses and individuals

- Provide Real Benefits
  - No empty, ‘junk insurance’

Solutions:

- Insurance Standards
  - Guarantee plans provide real benefits, both preventive care and coverage that is there when you get sick

- Exchanges
  - An easy-to-navigate marketplace where insurance companies provide quality options

- Sliding Scale Subsidies
  - Makes insurance affordable for hard-working families

- Allow everyone to get insurance regardless of pre-existing conditions
  - More sick people get insurance, but young and healthy could opt out, destabilizing the market

- Individual Mandate
  - (everyone who can afford it must have health insurance) healthy and sick, old and young all get insurance

Community Catalyst