

## KEY MESSAGES:

1. This policy paper is a good step forward with strong proposals to improve coverage in the health care system.
2. We need to maintain comprehensive coverage for lower-income children and adults. Do not take individuals out of Medicaid and put them in private plans if the plans do not meet their needs.
3. We need to ensure that affordability and benefit protections for people in the Exchange are sufficient.

## MESSAGES WITH BACK-UP POINTS:

1. **This policy paper is a positive step forward with strong proposals to improve coverage in the health care system.** These components include:
  - a. building on successful public programs like Medicaid and CHIP
  - b. strengthening public programs by simplifying enrollment, increasing provider rates, enhancing quality of care provisions, and including EPSDT in CHIP
  - c. reforming the insurance market and creating an Exchange to help individuals access health insurance
2. **We need to maintain coverage options that meet the needs of lower-income children and adults who rely on Medicaid.** Medicaid provides extensive cost-sharing protections, comprehensive care particularly for children, and access to service providers that specialize in helping low-income people. We do not want to take people out of Medicaid and put them in private plans if the plans do not meet their needs.
3. **We need to ensure that affordability and benefit protections for people in the Exchange are sufficient.**
  - a. There needs to be reasonable limits on premiums and adequate sliding scale subsidies to make health insurance affordable for low- and moderate-income families.
  - b. Families must have limits on deductibles and cost-sharing, as well as an overall cap on out-of-pocket expenses to ensure people are able to afford health care when they need it.
  - c. Subsidies need to be simple for families to access.