



## AFFORDABILITY AND BENEFITS

### BACKGROUND

The rising costs of health care services and insurance coverage are taking its toll on family budgets, businesses, and public programs. The cost of health care and health insurance is a major component of the economic fears concerning the public, along with the price of gas, housing, and other aspects of family budgets. The financial burden resulting from these growing costs are leading many to defer care, as families choose between food and health care, and contributing to increases in the uninsured. As Congress moves forward to address the growing uninsured population and the impact of rising health care costs on America's families, promoting improved access to affordable health care and adequate health coverage for all Americans will be an important but challenging objective.

Additionally, given the current economic climate, it is vitally important that Congress not sacrifice quality. The only way to achieve savings and reduce the level and rate of increases in the future is with comprehensive reform that provides coverage to everyone. Health reform legislation must include at least the same benefits as members of Congress get, including a wide choice of doctors.

HCAN supports health care coverage with out-of-pocket costs including premiums, co-pays and deductibles that are based on a family's ability to pay for health care, without limits on payments for covered services and a standard for health benefits that covers what people need to keep healthy and to be treated when they are ill. Health care benefits should cover all necessary care, including preventative services and treatment needed by those with serious and chronic conditions.

### OUR PRINCIPLES

HCAN is asking every Member of Congress to support the H.R. 3962, the Affordable Health Care for America Act, which includes:

#### **Affordability**

- Out-of-pocket cap protections to limit what individuals and families pay.
- Subsidies to assist lower- and middle-income individuals and families with paying for health care costs.
- Cost-sharing protections designed to foster prevention, primary care and effective treatment of chronic conditions and no cost-sharing for preventive care services.

#### **Benefits**

- A federally-established comprehensive benefit package that sets a defined coverage floor for public and private health insurance plan options in all markets.
- A broad scope of coverage that will ensure sufficient and affordable care without annual or lifetime limits.
- Incentives to encourage healthy lifestyles and habits, including programs such as smoking cessation and weight management.