

Ascension Health's Guiding Feature	Congressional Health Reform Proposals
<i>Ensure 100% Access to Healthcare Services</i>	The bills include delivery system initiatives to improve quality, value and transparency, and seek to improve patients' capacity to navigate the healthcare delivery system. Ascension Health will continue to monitor proposals to assure that the federal government's role in delivery system initiatives is to accelerate the delivery system's effectiveness.
<i>Achieve Destination of 100% Coverage</i>	The president and Congress have set as a goal coverage for all (excepting undocumented immigrants). Most coverage expansions begin 2013. Premium subsidies for those with incomes up to 400% of the federal poverty line would be provided to help low-income Americans purchase insurance, although the levels of subsidy vary by bill. Coverage rates at full implementation range from 96% of eligibles for the House bill to 94% for the Senate Finance proposal. Ascension Health will continue to offer constructive policy options leading to 100% access, recognizing, however, that staging may be needed in order to be sustainable.
<i>Reform Insurance Rules: Shared Obligation and Responsibility for Coverage</i>	The bills include reforms in the individual and group markets to require guaranteed issue, eliminate pre-existing condition exclusions, and limit price differences based on health status. For currently uninsured individuals and small firms, exchanges would offer a range of insurance options meeting minimum federal standards. The House and Senate HELP bills would mandate individuals and employers to purchase and offer insurance, respectively. The Senate Finance Committee bill includes an individual mandate and imposes a "free rider" excise tax on employers that fail to provide coverage if any of their employees receive federal subsidies through an exchange. Ascension Health will continue to support financing options that spread burdens fairly and do not harm our most vulnerable citizens.
<i>Make Health Insurance Affordable and Equitable</i>	All the bills include rating rules and other insurance reforms as referenced above. All include premium and cost-sharing subsidies to help lower-income Americans purchase health insurance and medical services. All require benefit packages to meet a minimum level of coverage and limit cost-sharing amounts. Ascension Health will continue to scrutinize the details of the proposals to assess where affordability gaps may be found.
<i>Eliminate Coverage and Service Gaps, Particularly for the Vulnerable</i>	Medicaid expansions (up to 133-150% of the federal poverty line for adults, depending on bill) are a part of each reform proposal. The benefit package includes key services such as mental health and pharmaceuticals, which are critical for vulnerable populations. The provision for adequate and ongoing safety net funding will continue to be a concern.
<i>Ensure Economic Viability Through Shared Financial Responsibility</i>	The proposals rely on a variety of techniques to fund coverage expansions that require individual, employer, physician, hospital and insurance company participation in funding. Ascension Health will seek financing solutions that share the financing burden in a fair and sustainable way.