



NHC Values to Ensure Patient-Focused Health Care Reform

Principle	Values
Health Care Coverage for All	<ol style="list-style-type: none"> 1. Establish infrastructure to enable access to affordable and portable health care coverage for all individuals 2. Expand access to employer-sponsored insurance and public programs; provide new coverage options 3. Require health plans to offer comprehensive coverage options that allow for access to quality and medically necessary care 4. Address workforce shortages that undermine patient access to providers and ability to receive care 5. Ensure mandates are premised on the availability of affordable and high-quality insurance options
Curb Costs Responsibly	<ol style="list-style-type: none"> 1. Help individuals proactively manage their health by emphasizing prevention and wellness programs and by providing comprehensive risk assessments and individualized care plans 2. Develop more efficient payment systems that create incentives for high-quality, coordinated, and patient-focused health care 3. Make available educational tools to facilitate choice and personal responsibility, including compliance with and adherence to treatment plans 4. Ensure reasonable and predictable out-of-pocket costs that protect patients against barriers to accessing health care services and treatments 5. Promote incentives and models that support patient compliance and adherence and drive better health outcomes 6. Leverage health care IT tools to promote efficiency and improved patient safety and to better inform decision-making 7. Make certain comparative effectiveness research (CER) yields information that informs treatment at the point of care and tailors care to the individual patient 8. Establish uniform scientific standards for the conduct and assessment of CER 9. Explore locally integrated delivery systems, including multidisciplinary teams, for care management of patients with chronic conditions 10. Provide adequate funding to safety net providers to ensure their continued viability 11. Ensure regulatory actions give consideration to the need to stimulate research and develop new delivery models



NHC Values to Ensure Patient-Focused Health Care Reform (continued)

Principle	Values
Coverage For Pre-existing Conditions	<ol style="list-style-type: none"> 1. Guarantee the continuity of health coverage and ban limitations on coverage of pre-existing conditions 2. Eliminate medical underwriting and community rating that discriminates on the basis of age, gender, disability, and health history 3. Support adequate risk adjustment to ensure access for high-risk patients with chronic conditions 4. Prohibit wrongful termination of an individual's health insurance coverage for having or developing any condition 5. Create appropriate mechanisms, like an insurance exchange, to pool insurance risk across broad groups of people to promote affordability and stability of premiums
Eliminate Lifetime Caps	<ol style="list-style-type: none"> 1. Ban lifetime limits on health insurance coverage and annual limits on all benefits 2. Limit patient-incurred expenses for medically necessary treatments and services 3. Guarantee that case management of expensive-to-treat conditions allows access to the appropriate medical treatments 4. Ensure health plans have adequate risk management strategies in place such as reinsurance
Ensure Access to Long-Term and End-of-Life Care	<ol style="list-style-type: none"> 1. Ensure access to affordable and comprehensive long-term care insurance with reform that includes a mix of public and private financing 2. Establish vehicles through which individuals can finance long-term care, such as individual savings accounts and improved long-term care insurance 3. Increase flexibility and provide financial incentives for states to expand availability of home- and community-based care 4. Drive consistency and improvement in the quality of long-term care and end-of-life services 5. Support the workforce by investing in the training, development, and retention of patient caregivers, including geriatric and disability care specialists 6. Create support tools for families and caregivers 7. Develop educational tools to inform decision-making on hospice, palliative care, advance directives, orders for life sustaining treatments, wills, and estate planning