National Health Council
Domains & Values: Ensure Patient-Focused Health Care Reform

Domains	Values
Ensure Meaningful and Affordable Access	1. Ensure that people with pre-existing chronic conditions have access to affordable coverage with appropriate subsidies for the financially disadvantaged 2. Maintain current – and increase future – levels of access to Medicare, Medicaid, employer-sponsored, and individual market insurance 3. Ensure health plans offer comprehensive coverage options, including mental health care, preventative services, long-term and end-of-life care, robust provider networks, and formularies with affordable and predictable out-of-pocket costs 4. Create appropriate mechanisms to pool and spread insurance risk across broad groups of people to promote affordability and stability of premiums, and ensure access for high-risk people with chronic conditions
Coverage for Pre-existing Conditions	1. Guarantee the continuity of health care access and ban limitations on coverage of pre-existing conditions 2. Prohibit wrongful termination of an individual's health insurance coverage for having or developing any condition 3. Prohibit medical underwriting and rating that discriminate on the basis of health status, age, or gender 4. Eliminate adverse selection through plan design elements such as high cost sharing and utilization management
Eliminate Annual and Lifetime Benefit Caps	1. Ban lifetime limits on health insurance coverage and annual limits on all benefits 2. Include a reasonable cap on annual out-of-pocket expenses that is spread throughout the calendar year