



Guaranteeing Affordable Coverage for All Americans

- The most important thing is to make health coverage a national priority and a focus of public debate. There are a number of ways to guarantee affordable coverage for all Americans that build on group insurance options and provide progressive financial assistance.
- Ideas range from proposals that build on the current system of private group coverage to single-payer approaches that would provide health coverage through a publicly financed and publicly managed insurance program — and many options in between. Some ideas for the delivery system include:
 - Expanding access to affordable coverage by building on existing purchasing arrangements or creating new purchasing pools for individuals and employers;
 - Expanding eligibility for public programs, such as Medicare or Medicaid;
 - Creating new tax credits — for individuals or for businesses — to subsidize the purchase of private group coverage;
 - Requiring all employers to provide health insurance; and
 - Creating a new, publicly financed and publicly administered insurance program.
- However, any policy that aims to achieve affordable coverage for all must have several key features:
 - Financial assistance so that lower-income and working families can afford health coverage;
 - Affordable, accessible, meaningful health insurance options
 - Incentives, rules or requirements that all people have coverage;
 - Changes to ensure reduced health care costs and an emphasis on prevention.
- Using these criteria, we can look at the wealth of proposals and figure out if they will meet our goals.
- I look forward to the day when Congress and the Administration stop sidestepping this important problem altogether and seriously engage in a discussion of how to fix the American health care system. When that time comes, all of these ideas can be carefully considered — and an approach that guarantees affordable coverage for all Americans should emerge from that debate.