

ACP's Top Priorities for Health Care Reform

- **Provide all Americans with access to *affordable* health insurance**
- **Create incentives to reverse a growing and catastrophic shortage of general internists and other primary care physicians**
- **End the annual cycle of Medicare doctor payment cuts**
- **Reform the medical liability system**

“What ACP Believes ...”

The talking points below provide more detail about needs to be done to accomplish our top priorities.

- **We believe that everybody should have access to affordable health insurance and help when they can't afford it.**

That is why we support providing tax credits, on a sliding scale, based on how much you earn, to help you purchase coverage from a qualified health plan. (Tax credits reduce your taxes by the amount needed to make insurance affordable. So, for instance, if you received a \$5,000 tax credit to buy insurance, your taxes would be reduced by \$5,000. The tax credit would be available at the time you buy your insurance.) We also believe that small businesses that can't afford insurance should be eligible for such help, and that the Medicaid program should cover poor people who otherwise can't afford insurance.

- **We believe that insurance companies should not be allowed to turn away or over-charge patients because they have medical conditions.**

That is why we believe it should be illegal for insurance companies to turn down or charge higher rates for people with “pre-existing” conditions or to cancel coverage if you get sick.

- **We believe that insurance companies should cover the things that have been shown to prevent disease, as well as screening tests that detect diseases early on when they are more treatable. Patients should not have to pay out-of-pocket for such preventive services.**

That is why we support reforms to require insurance companies to cover all preventive services, without charging patients a co-pay for them.

- **We believe that small business owners, people who work for themselves, and people who can't get insurance from their employer should be able to have a**

choice of affordable health plans. They should also be able to get the best rates, just like large companies get. (Typically, insurance companies charge small businesses and individuals much higher premiums than large companies.)

That is why we support reforms to give small business owners, the self employed, and people who can't get insurance from an employer to be able to buy one-stop-shopping coverage through a health exchange. The exchange would help them get the best rates from private insurers.

- **We believe that it is only fair for big companies to offer health insurance to their employees if the company can afford it. If they won't, then they should help pay for programs that will help their employees buy coverage on their own – rather than sticking tax-payers with the tab.**

That is why we support a requirement that big companies offer health insurance, or pay into a fund to help pay for coverage for their employees, with exemptions for small businesses and other companies that can't afford it.

- **We believe that once everybody has access to affordable health coverage, we all have a responsibility to enroll in a health insurance plan. People who can afford health insurance, but wait until they are sick to get it, drive up premiums for the rest of us.**

That is why we support a requirement that individuals buy coverage if they can afford it, with financial help for those that cannot. Just like most states require that people buy auto insurance if they drive.

- **We believe that everybody should be able to choose an internist or other primary care doctor who is trained to take care of the majority of their health care needs and help them get care from other specialists when needed.**

That is why we support reforms to make sure that the United States has enough primary care doctors, like general internists. Right now, the U.S. is facing a shortage of tens of thousands of primary care doctors. Scholarships should be provided to medical students who go into primary care. Medicare and other payers should change their payment policies to support primary care.

- **We believe that doctors have a responsibility to provide the best care possible. When they are found to be negligent, patients have the right to fair compensation, but frivolous law suits and excessive jury awards drive up the costs for everyone else.**

That is why we believe health reform needs to include programs that make sure that there is a basis for a suit before it goes to court and that provide alternatives to costly court trials.