

Achieve Universal Health Insurance Coverage

Universal health care insurance is necessary to ensure that everyone within the United States has access to needed health care services of high quality. ACP recommends that the federal and state governments consider adopting one or the other of the following pathways to achieving universal coverage, recognizing that each pathway has certain advantages and disadvantages, as described below, that need to be considered by the public and policymaker in deciding which is best for the United States:

- Pluralistic systems, which involve government entities as well as multiple for-profit and/or not-for-profit private organizations, can assure universal access, while allowing individuals the freedom to purchase private supplemental coverage, but are more likely to result in inequities in coverage and higher administrative costs. Pluralistic financing models must provide (1) a legal guarantee that all individuals have access to coverage and (2) sufficient government subsidies and funded coverage for those who cannot afford to purchase coverage. (See ACP [Proposal for Achieving Affordable Coverage for All](#) as an example of how a pluralistic system can achieve universal coverage).
- Single payer financing models, in which one governmental entity is the sole third party payer of health care costs, can achieve universal access to health care without barriers based on ability to pay. Single payer systems generally have the advantage of being more equitable, with lower administrative costs than systems using private insurance, lower per capita health care expenditures, high levels of consumer/patient satisfaction and high performance on measures of quality and access. They may require a higher tax burden to support and maintain such systems. Such systems typically rely on global budgets and price negotiations to help restrain expenditures, which may result in shortages of services and delays in obtaining elective procedures and limit individual's freedom to make their own health care choices.

Access to affordable coverage, whether provided through a single-payer or pluralistic financing model, should include coverage for a core package of benefits, including preventive services, primary care services, including but not limited to chronic illness management, and protection from catastrophic health care expenses.

Until there is a political consensus for achieving universal coverage at a federal level, Congress should encourage state innovation and provide dedicated funds to support state-based programs with an explicit goal of covering all uninsured persons within the state.

From ACP's Position Paper, [Achieving a High Performance Health Care System with Universal Access](#).

ACP Policy vs. President-elect Obama's Proposal

ACP Pledge 1	President-elect Barack Obama
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<p>Guarantee by law that everyone has access to affordable health coverage. Coverage should be without regard to their place of employment, place of residence within the United States or income.</p>	<p>Secure universal, portable coverage by the end of first Presidential term.</p> <p>Proposal calls for: providing federal income-related subsidies to Americans who neither qualify for Medicaid or SCHIP, nor have access to insurance through their employers, to purchase affordable coverage through a new public health insurance plan based on the FEHBP or from a private plan; reimbursing employers for “catastrophic costs” incurred by employees about a specified dollar threshold if the savings are used to reduce employees’ premiums, expanding Medicaid and SCHIP eligibility; promoting state experimentation with health coverage expansion, and prohibiting all insurers from denying coverage to individuals based on pre-existing conditions..</p> <p>Build upon the existing pluralistic system.</p> <p>No single payer option.</p> <p>Calls for coverage mandate for all children and requires all employers that do not provide coverage to contribute a portion of their payroll to a national coverage program.</p> <p>Seeks to eliminate unfair discrimination in insurance coverage by prohibiting insurers from denying coverage</p>
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	<p>and charging different premiums based on pre-existing conditions.</p> <p>For more information visit the Obama website.</p>
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