

One Nation Health – For You, For All

A Message for Reform

Access, Benefits, Choices, Savings, Responsibility and Rewards For You and For All

Introduction: A Once-in-a-Generation Opportunity to Get It Right

Health care is the consuming domestic issue of our time. Health care, which is about health and caring, actively defines our relationships with each other, our mutual responsibilities as citizens (to care for one another) and our individual rights of conscience. Given the misdirected turns in health care policy through ever increasing government controls, taxes, penalties, mandates and what is known as Obamacare – The Affordable Care Act or ACA, Americans are passionately concerned and rightfully anxious about health care reform. It is big. It is personal to each and every one of us. This answer must unify us, not divide us.

The truth is, the divisive, poorly constructed ACA is collapsing as expected. Costs are increasing while choices are decreasing. Meanwhile, we the people do not know what will come next. We are uncertain. The Country – and Congress – is divided. Grounded in self-interest and ideological divide many are offering a message of fear about what Republicans will take away. Republicans, on the other hand, are documenting ACA's failures but have yet to speak in clear terms about what to do next. The American people, however, do not care about the politics. They want results and a system that works successfully for them, for all Americans. They want both parties to work together, to put the people's interests first, to put America first. We can and we must do so. A great Country requires a sustainable culture of caring for one another. This relationship defines the meaning of citizenship. It is that big. It is that important. It has always been so.

The party with control of the White House and majorities in Congress now has a unique burden to act and lead. Republicans have told the Country what they're against. Now it's time to speak with clarity about what they're for. In fairness, Republicans have advanced thoughtful and comprehensive reform policies and bills. What Republicans lack are not ideas or solutions but clarity. They have yet to clearly describe their underlying principles for reform and deliver a clear message or narrative that will unify the Country.

That message is not a partisan one, it is "One Nation Health – For You, For All."

The clarity of this statement directly connects American ideals about individuals with American ideas about community. Putting you – the individual – at the center is the best way to improve care for you and for all – the community. In America, we don't stand for the denial of individual liberty, nor do we stand for anyone being left behind or forgotten. These values bind us together and must unite us in health care and caring.

Most of all, this message is about you and the dignity of every person. Health care isn't about insurance. It's about a relationship. It's about a relationship a doctor has with a patient, a patient has with their family, a family has with their community, and the community has with the nation. We're all connected. When I actively invest in my health care, I invest in every American.

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With the right leadership, health care is a policy challenge that will unite us rather than divide us. That's the aim of the One Nation Health coalition. By putting people, not politics, at the center we'll get reform right. Tearing down the current law isn't enough. Both parties should aspire to build the best health care system the world has ever known for you, and for all. As a people, we must demand nothing less, not just for ourselves, but also for the country and our children.

The Reform Consensus: Putting People in Charge Improves Care for All

Building a clear, compelling and unifying message starts with real ideas, real substance and actual policy. Reformers have already identified unifying principles and policies in leading bills. The coalition's role isn't to negotiate a final plan but to help build a clear message that communicates the central ideas reformers already embrace.

As one nation, we must be dedicated to investing in the health and wellbeing of every American. In America, every person matters throughout his or her entire life. The American Dream says the conditions of someone's birth shouldn't determine the outcome of their life, or their care. We must, therefore, be diligently focused on the health care needs of all Americans. In one America, all Americans are active participants in a system of health care and caring. In one America we – as individuals and communities – must invest and reinvest in the improved health and wellbeing of every American. Can we do this? The answer is YES – but it will require bold leadership that can build consensus, attract the support of minority constituencies and win the support of the American people. In short, health care policy must be a force of unification for the benefit of each individual, each community, and all of America. This policy should be simple and fully focused on producing results. Most of all, it must be about caring for people – not policy, process or simply insurance.

This reform effort must focus on the ABCs of success – access, benefits, choices, health savings, responsibility and rewards for all. It should promote active investment in improved individual health, health care and wellbeing. It should reward individual responsibility, work and productivity.

Reform should also provide a continuum of participation from Medicaid to Individual to Employer to Medicare based coverage. It should always provide to each and every American the right to choose your own plan and your own doctor while enabling your chosen doctor to be a true advocate of care and caring for you.

Lastly, reform should empower new health care options (such as Direct Care and Sharing Ministries) and market innovation. It must empower the individual and the States – yet it must not restrict the individual simply based on state lines. It must empower the patient-physician relationship and actively engage the market in solutions that invest directly in the patient and his or her improved health and wellbeing. It must be cost effective and affordable, reducing the escalating cost of health care delivery. Critically, it must be simple, and singularly focused on empowering the ABCs of success (Access, Benefits & Choices) and codification of essential regulation. From there, government needs to get out of the way and let the market work, only to intercede to further empower the market or take incremental corrective action.

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Objectively, the insurance-centric nature of the ACA, with its coercive reliance on federal power, its divisive, top-down mandates and suffocating regulation, accomplished none of these objectives. Regretfully, the ACA has failed across the board on every measure. Its primary stated objectives of health care affordability and access have not been met. Costs have risen dramatically. Meanwhile, excluding Medicare and Medicaid growth, the non-group or exchange-based coverage, which is supported by taxpayer subsidies, has expanded coverage to just 8 million more Americans. (See the chart below.)

US Medical Coverage									
Type of Plans	2013	%	2014	%	Change	2015	%	Change from 2013	Change in Members from 2013
Employer Base Plans	155,696,900	50%	154,347,500	49%	-1%	155,965,800	49%	0%	268,900
Non-Group	13,816,000	4%	19,313,000	6%	40%	21,816,500	7%	58%	8,000,500
Medicaid	54,919,100	18%	61,650,400	20%	12%	62,384,500	20%	14%	7,465,400
Medicare	40,876,300	13%	41,896,500	13%	2%	43,308,400	13%	6%	2,432,100
Other types	6,295,400	2%	5,985,000	2%	-5%	6,422,300	2%	2%	126,900
Uninsured	41,795,100	13%	32,967,500	10%	-21%	28,965,900	9%	-31%	-12,829,200
Total Population	313,398,800	100%	316,159,900	100%	1%	318,863,400	100%	2%	5,464,600

Source: Kaiser Family Foundation

The Plans for Reform: A Blueprint Taking Shape

Although not well or broadly communicated the policies outlined by the House leadership in 2016, together with the tireless efforts of other members, provide us with an important foundational blueprint for a successful One Nation Health care policy that empowers access, benefits, choices, health savings, responsibility and rewards for all.

Given the reality that today more than 155 million Americans participate in employer-based health plans, successful reform rightly is centered in the employer-employee health care investment relationship – directly rewarding individual work, productivity and responsibility. This house policy (known as “A Better Way”) is grounded in the unifying requirements of success regardless of whether one is a participant in Medicaid, individual coverage, employer-based coverage or Medicare. At every turn this one system is always focused on respecting the rights of the individual, YOU, to choose your plan and your doctor. It actively empowers the individual and the community – the patient, the physician and the market – to directly invest in new options that are fully focused on the improved health and health care of the patient. Powerfully, in this regard, is the provision of universal and expanded health savings accounts that provide for contributions up to \$2,000 for an individual and \$4,000 for a family annually. Married together with other significant policy recommendations, inclusive of “Improving Health and Health Care – An Agenda for Reform” published by the American Enterprise Institute in December 2015, the Better Way health care statement provides a successful pathway to achieving the ABCs of Success – health care access, benefits and choices and health savings, responsibility and rewards For ALL, under a One Nation Health model.

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Here is how the One Nation Health policy would work for you in accordance with your eligibility for coverage by drawing from the reform plans introduced and market innovation to empower the ABC's of policy success: access, benefits, choices, health savings, responsibility and rewards:

Employer Based Coverage

If I am in Employer coverage, I already have access to health insurance. I receive tax benefits and employer benefit contributions, and I have access to health savings accounts. I have access, I have benefits and I have health savings. To expand my choices, I must be given the opportunity to select my plan of coverage, to choose my doctor – independent of a network – or to participate in a network of my choice. Here, a plan with reference-based pricing expands my choice of doctors and allows me to select both the plan and the doctor of my choice. I have choices. In the Employer based plan, individual responsibility and engagement in improved individual health and wellbeing is supported by employers through their investment in, and offering of, employee wellness management programs. I have individual responsibility and rewards.

Medicaid Based Coverage

If I am a Medicaid participant under the One Nation Health model I also receive benefits, both in the form of a benefit value allocation and Medicaid allocated benefits. These two benefit purses provide me as a Medicaid participant the ability to directly choose my plan and choose my doctor as I desire. I receive access, benefits and choices. As a participant in Medicaid I can also receive a contribution from Medicaid to my universal HSA account for my participation in Medicaid defined wellness program activities. I have responsibility and rewards.

Of course, if I move out of Medicaid to Individual, Employer based or Medicare coverage I carry forward my HSA balance with me as an integrated continuum of my coverage and benefits. Simply stated, as a Medicaid participant I participate in access, benefits, individual choices, health savings, and active responsibility and rewards – investing in my improved health and wellbeing. Better yet, under the reforms proposed If I am able to move beyond Medicaid and move into Individual coverage I receive a benefit value allocation sufficient to purchase my plan and choose the doctor I desire.

Individual Based Coverage

If I am in individual coverage, to help me pay for my insurance I receive a benefit value allocation to choose the plan and doctor I desire. If I do not choose to purchase health care insurance, participate in a health care sharing ministry, or other suitable option, the benefit value allocation may be automatically used to purchase a base deductible plan (as defined by the State). I am automatically enrolled, if my state elect's automatic enrollment.

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As an individual, I also have access to my universal HSA account, allowing me to contribute up to \$2,000 for an individual and \$4,000 as a family. Individuals who participate in a qualified (higher deductible) plan option are eligible to contribute an additional HSA contribution up to the maximum contributions as established under the law. The plan I select may also contribute to my HSA account based on my participation in wellness program activities. Thus, as a participant in Individual coverage I have access, benefits, individual choices, health savings, responsibility and rewards.

All along the way as I move from Medicaid to Individual or Employer or Medicare based coverage my HSA balance follows me. If I accumulated an HSA balance in Medicaid it rolls over in my HSA when I have Individual coverage and it rolls over again when I enroll in my Employer's coverage and then into my Medicare coverage as a Medicare beneficiary.

Medicare Based Coverage

As a Medicare participant, I receive a benefit value allocation and an additional Medicare allocation of funds to purchase the plan and select the doctor of my choice. I am also eligible to receive an HSA contribution from Medicare for my active participation in wellness program activities. As a participant in Medicare I have access, benefits, choices, health savings, responsibility and rewards.

The One Nation Health Care Message is the Path Forward

The health care policy proposed by the House leadership and others truly presents to all Americans (through Medicaid, Individual, Employer or Medicare coverage) a robust One Nation Health care policy that actively invests in the improved health and health care of every American through a living policy of access, benefits, choices, health savings, responsibility and rewards for all. We must now, with great clarity and passion, communicate this plan to every American. It is a plan that will unify the American people knowing that we, as a nation, must actively invest in the good health and health care of all Americans.