



NACHC Principles for National Health Reform

- We believe that health reform should strive to achieve universal coverage that is available and affordable to everyone, and especially to low-income individuals and families
- We believe that coverage must be comprehensive, including medical, dental, and mental health services, and should emphasize prevention & primary care
- And we believe that reform must also strive to guarantee that everyone – and especially those who are medically underserved – has access to a medical or health care home, where they can receive high quality, cost-effective care for their health needs

Answers to Controversial Health Reform Questions

- Should there be an individual mandate?
 - We understand that the system will not work unless everyone is required to have insurance. But it is only fair to require the purchase of insurance coverage if such coverage is both available and affordable for everyone. This means adequate subsidies, especially for low-income individuals and families.
- Should employers be required to either offer coverage to their workers or to pay a tax?
 - We believe that the cost of health care must be a shared responsibility, involving individuals, employers, and government. But requiring employers to offer coverage and participate in paying the premiums will only work if there is coverage that is both available and affordable for businesses, including small businesses.
- Should health reform include a public plan that competes with private insurance plans for everyone's business?
 - We believe that there is a real value to having a public plan as part of health care reform. Current public programs – especially Medicaid, but also CHIP and Medicare – are the **ONLY** insurers that cover services necessary to meet the unique health care needs of low-income and underserved people. They are also the **ONLY** payers that both recognize the unique role of safety net providers in serving their insureds and pay them adequately. This might be less of an issue if private plans acted in the same way.