

HEALTH CARE REFORM: Public Health Insurance Plan Option

ANA believes that health care is a human right, and that the best way to achieve our overall health system goal – guaranteed, affordable, high-quality health care for all – is through the inclusion of a public health insurance plan option in any health care reform legislation. Change involves risk in exchange for progress. If the private insurance market alone worked optimally, families would not be filing for bankruptcy and citing as a reason unaffordable healthcare costs – the result of insufficient health insurance coverage. It's time we fix our broken health care system.

- The goal of health care reform is to provide quality, affordable health care for every American while preserving what works in today's system, expanding choice, and containing costs. Current proposals provide a public health insurance option that would compete with private insurers within the Health Insurance Exchange, an organized marketplace where consumers can compare healthcare plans and choose what's best for them. ANA strongly supports a public health insurance plan option to expand choices for consumers, increase affordability, and guarantee access to health care.
- Individuals who are happy with their current coverage will not have to change plans or doctors if a public health insurance plan option is offered.
- A public plan would provide people with the peace of mind that isn't found in the private insurance marketplace, protecting against unforeseen health and financial misfortune.
- A public insurance option ensures that everyone will have health coverage regardless of pre-existing conditions, health status, prior claims history, age or other individual characteristic – factors private insurers weigh to deny coverage or set unaffordable premiums.
- The option of a public health insurance plan will create a level playing field, where for-profit private plans will have to compete on price, benefits, customer service and satisfaction, and other business aspects out in the open under fair rules. This competition will help control costs and provide more choice for the consumer – a typically American value – in regional markets now usually dominated by one or two large private insurers.
- The availability of a public plan would ensure that health coverage would not be lost due to a change in job status or an employer terminating coverage, providing people more mobility, independence and entrepreneurial opportunity.
- A public health insurance option can help to lower costs. Between 1997 and 2006, per enrollee spending in private insurance grew 59% faster than in Medicare. If private insurance controlled costs as well as the public Medicare plan has over the past decade, employers and families would have much lower premiums today.