



**The America's Healthy Future Act
Helping Americans Who Have Health Insurance Today**

The health care crisis in this country is not just a crisis of the uninsured. Many Americans who have health insurance are struggling to keep pace with the skyrocketing health care costs. Harmful insurance industry practices leave American families in jeopardy of losing their coverage when they need it most. And while American hospitals and doctors deliver some of the best care in the world, the system for delivering health care in this country doesn't have the incentives it should for delivering that high quality care consistently at affordable rates.

According to a recent Consumer Reports poll, 73 percent of Americans are concerned that they may face a major financial loss due to an illness or accident, that needed services will be denied by a health insurance company and that they won't be able to afford health coverage in the future. The America's Healthy Future Act will make health insurance work better for those who have coverage by driving down costs, improving quality and protecting Americans from harmful insurance industry practices.

Consumer Protections

Today, 25 million Americans who have insurance don't have enough insurance to cover their medical costs. And all too often, those Americans don't know they aren't properly covered until they get sick – by then it is often too late.

- The America's Healthy Future Act will prevent insurance companies from hiking up rates, dropping coverage or reducing benefits when Americans get sick and give Americans with insurance the peace of mind of knowing their benefits will be there when they need them.

Lower Costs

Today, Americans with health insurance are paying higher costs to cover the expense of caring for those without insurance and to make up for waste and inefficiency in our health care system. The America's Healthy Future Act will lower those costs by working to eliminate uncompensated care expenses and by combating fraud, waste and abuse in the system.

- Working to eliminate uncompensated care - Today, 46 million Americans without health insurance are often forced to turn to emergency rooms to get the care they need. The cost of that care is shifted onto Americans with health insurance who pay higher premiums as a result.
 - Today families with health insurance pay more than \$1,000 each year on average to cover the costs of caring for the uninsured, according to Families USA.
 - By ensuring coverage for 94 percent of Americans, the America's Healthy Future Act will ease the burden of uncompensated care and drive premiums lower.
- Combating Fraud, Waste and Abuse - Fraud accounts for three percent of our total health care spending, costing Americans more than \$60 billion a year. The America's Healthy Future Act will strengthen oversight and enforcement measures to cut down on fraud, waste and abuse and save money throughout the system.

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Higher Quality

Although the U.S. spends more on health care than any nation in the world, Americans are less healthy and have a shorter lifespan, on average, than other industrialized countries. On average, American adults only receive a little more than half of recommended care, according to a RAND study. Children receive less than half. And the U.S. ranks last out of 19 industrialized countries in unnecessary deaths, according to *Health Affairs*.

- Increasing quality by improving the way we deliver care
 - The America's Healthy Future Act realigns payment incentives to reward higher quality care rather than the quantity of care provided;
 - It standardizes electronic transactions among insurers and health care providers, allowing doctors to spend less time filling out paperwork and more time treating patients; and
 - It provides better information to patients and doctors by establishing a research institute to generate scientific evidence that will help patients and doctors determine which treatments work best and which do not.

- Greater Access to Primary Care - Primary care doctors provide critical care that helps patients lead healthier lives and prevent and detect health problems early on before they become more serious. Yet today, primary care doctors are significantly underpaid when compared to specialty doctors, and this has led to a shortage of primary care doctors that makes it difficult for American to access this critical care.
 - The America's Healthy Future Act will pay primary providers more to encourage more doctors to practice primary care and provide vital preventive services.
 - The bill also makes an investment in training more primary care physicians to make sure that the next generation has enough doctors.

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