



A Passionate Voice for Compassionate Care

ACCESSIBLE AND AFFORDABLE HEALTH CARE FOR EVERYONE

THE ISSUE

As a matter of human dignity, everyone is entitled to health care. Like any basic element of life, health care sustains us and should always be accessible and affordable for everyone—where they need it, when they need it, no exceptions and no interruptions. The consequences of being uninsured are significant. Because uninsured patients do not receive the right care in the right place, they are up to four times as likely as insured patients to require avoidable hospitalizations and emergency care.

The Affordable Care Act (ACA) has taken significant steps toward expanding access to health insurance coverage and improving the quality of care in our delivery system, but more work needs to be done. CHA supported efforts in the last Congress to expand coverage and extend subsidies, allowing greater access to affordable coverage. We will continue to work with Congress to ensure any legislative proposal preserves and expands access, affordability, coverage and quality within our health care system and aligns with the principles in our *Vision for U.S. Health Care*

MINISTRY TRADITION

Our mission, in accordance with Catholic social teaching and values, calls us to serve as advocates for everyone, particularly the poor and other vulnerable populations. We believe that health care is a basic human right. To that end, health care should be considered an essential building block for a just and free society, just as education is. As the Catholic health ministry, we are committed to moving the nation toward a more just and equitable health care system that ensures health care for everyone.

CHA'S POSITION AND ACTIVITIES

CHA's *Vision for U.S. Health Care* establishes our principles for a just and equitable health care system and is derived from our core values: human dignity; concern for the poor and vulnerable; justice; common good; stewardship; and pluralism.

Principles for U.S. Health Care

- Available, affordable and accessible to everyone, paying special attention to the poor and vulnerable;
- Wellness and prevention oriented to improve the health of communities;
- Patient centered and designed to affirm the life and dignity from conception to natural death;
- Safe, effective and designed to deliver quality and value; and
- Sustainably and justly financed.

In accordance with our *Vision*, the Catholic health ministry continues to advocate a health care system that serves everyone. In the 118th Congress, we will work to:

- Enhance affordability, accessibility and quality of coverage for all, paying special attention to low-income and vulnerable individuals and those negatively affected by the health and economic impacts of the pandemic.
- Ensure continued access and coverage for the approximately 21 million Americans who have gained insurance coverage under the ACA, including those with pre-existing and chronic conditions.
- Improve access to mental and behavioral health services to ensure coordinated and holistic care
- Ensure the availability of care in both rural and urban underserved areas.

LEGISLATION

In the 117th Congress CHA supported the American Rescue Plan's (ARP) provisions that enabled more individuals and households to access affordable health insurance through the ACA. This expansion of coverage, which was extended in the Inflation Reduction Act of 2022, guarantees that subsidies are made available to more people, while also ensuring that no one pays more than 8.5% of their income on health plans available on the ACA's exchanges. While this represents a major initiative to promote affordable and accessible health care, we urge Congress to continue to make improvements to benefit individuals and families.

We support the continued work of the House Committees on Energy and Commerce, Ways and Means, and Education and Labor to reduce health care costs by improving affordability in the individual marketplace. Additionally, we urge the new leadership of the Senate Health, Education, Labor and Pensions Committee and the Senate Finance Committee to work together with their House counterparts and build on the following provisions:

- **Roll back the previous administration's expansion of short-term insurance plans and Association Health Plans.** Reverse the expansion of Short-Term Limited-Duration plans and Association Health Plans, which provide insufficient and extremely limited coverage and are allowed to freely discriminate based on age and pre-existing conditions.
- **Make permanent the American Rescue Plan's Affordability for Low- and Moderate-Income Families.** ARP temporarily increased premium subsidies for individuals with incomes below 400 percent of the federal poverty level (FPL), while also ensuring that families in the individual and small group markets never pay more than 8.5 percent of their income in premiums. We urge Congress to make these improvements permanent beyond 2025.
- **Reinstate Vital Consumer Protections.** Rescind the previous administration's recent guidance on Section 1332 of the Affordable Care Act undermining protections for people with pre-existing conditions.
- **Restore funding for outreach, education, and in-person enrollment assistance.** CHA supports legislation to reverse the staggering funding cuts to navigators and educational and outreach activities by the previous Administration. Such legislation should ensure that consumers have the information and help they need to get covered; that education and outreach are geared toward hard-to-reach populations in a linguistically and culturally appropriate manner;

and recognize that helping consumers enroll in Medicaid and CHIP is a key part of navigators' roles.

- **Legislative fix for the “family glitch.”** The Biden Administration issued regulations that addressed the “family glitch” and expand coverage to hundreds of thousands of families. We ask that Congress act to allow and assist three to six million more Americans to purchase health insurance coverage in the Marketplace, thereby expanding the risk pool and increasing stability.
- **Provide a reinsurance program** to help insurers manage large and unpredictable costs by sharing a portion or spreading the risk of insurer costs for their most expensive enrollees. The most common type of reinsurance allows insurers to draw on additional funding to help cover costs that exceed a certain threshold (e.g., a claim that exceeds a certain dollar amount or an enrollee with a defined health condition). This allows insurers to better manage their costs since the most expensive and difficult to predict medical care costs are offset by reinsurance. The federal government also saves money on premium tax credits as reinsurance lowers premiums.