



*We Will Empower Bold Change to Elevate
Human Flourishing.*

ACCESSIBLE AND AFFORDABLE HEALTH CARE FOR EVERYONE

THE ISSUE

Everyone is entitled to health care as a matter of human dignity. 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, with no exceptions or 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.



*We Will Empower Bold Change to Elevate
Human Flourishing.*

In accordance with our *Vision*, the Catholic health ministry continues to advocate a health care system that serves everyone. In the 119th 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 over 24 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

We call on Congress to reduce health care costs by improving affordability in the individual marketplace, including **making permanent the Advanced Premium Tax Credits for Low- and Moderate-Income Families**. These premium tax credits for individuals with incomes below 400 percent of the federal poverty level (FPL) ensure that families in the individual and small group markets never pay more than 8.5 percent of their income in premiums when purchasing insurance in the ACA Marketplaces. We urge Congress to make these tax credits permanent beyond 2025. We also call on Congress to:

- **Oppose policies related to expansion of short-term insurance plans and Association Health Plans.** Prevent 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.
- **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. 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.
- **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



*We Will Empower Bold Change to Elevate
Human Flourishing.*

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.