

BETTER CARE AMERICA

# How to Lower Health Care Costs for All Americans

Americans deserve affordable, comprehensive coverage. Health insurance providers are committed to improving Americans' health and financial stability – because when patients do better, we all do better. But we know there's more to be done.

## BUILD A PATIENT-CENTRIC SYSTEM

**Health insurance providers negotiate with drug makers, doctors, and hospitals to save Americans hundreds of billions of dollars every year.** Because lower prices = lower premiums. They're investing in a health care system that protects patient's coverage, care, and wallets, including legislation that will:

### Protect People with Pre-Existing Conditions

Every American deserves affordable, comprehensive coverage—regardless of where they live, how much they make, or whether they have a pre-existing condition. No one should be denied or priced out of coverage because of a pre-existing condition. Broad enrollment in insurance coupled with protections for pre-existing conditions can keep coverage more affordable for everyone, regardless of their health.

### End Surprise Medical Bills

Health insurance providers help keep premiums and health care costs low by negotiating competitive rates with doctors and hospitals. But when doctors refuse to negotiate, usually by failing to participate in insurance networks, they can charge rates as high as they want. That's when patients end up with bills that break the bank, and that's wrong.

**We're committed to working with policymakers and the public to bring down the cost of coverage and care for all Americans.**

## Strengthen Negotiating Power

About 23 cents of every health care dollar goes to pay for prescription drugs. Health insurance providers work hard to get the lowest drug costs possible for patients – whether it's out-of-pocket at the pharmacy counter, in their monthly premiums, or in the taxes they pay. Americans need, and deserve, laws that strengthen our ability to negotiate lower prices on their behalf.

## Increase Drug Competition

Out-of-control drug prices keep going up and up, with no end – or accountability – in sight. The problem is the price, and there's no way to lower costs for patients without addressing Big Pharma's price gouging. It's simple: They game a broken system to protect their monopoly pricing. There's no magic bullet, but there are a few good places to start:

- Increase generic and biosimilar competition
- Require pharmaceutical pricing transparency
- Keep the Medicare "Donut Hole" closed
- End schemes that pay off competitors

## LOWER COSTS FOR AMERICAN FAMILIES

In addition to legislation directly addressing health care delivery and costs, there are ways Washington can protect Americans' financial security outside of the doctors' office.

### Create Reinsurance Programs

Reinsurance programs help cover the costs of patients with serious medical problems that need very expensive care. These programs also can be created at the state or federal level. Seven states have reinsurance programs, which can help lower insurance premiums by as much as 30%.

## KEEP AMERICANS HEALTHY

One of the easiest ways for American families to save money on health care costs? Ensure they're staying healthy in the first place. We know some health issues are unavoidable, but there are many more that can be lessened or even eliminated through active engagement in good health.

### Promote Preventive Services

Many health insurance providers cover preventive services – like screenings for cancer, high cholesterol, depression, and Type-2 diabetes – free of charge to the patient. The earlier patients can catch a health care issue, the easier and less expensive it is to treat.

### Support Health & Wellness Programs

Many health insurance providers partner with businesses to encourage better employee health. They provide savings to those who participate in programs that encourage habits like eating healthy and exercising. Flexibility for health insurance providers who offer these plans is key to ensuring they're able to deliver safe, effective, high-value care.

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## REACH OUT ANYTIME

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