

Council for Affordable Health Coverage - 2024 Priorities

All Americans Should Have Access to Affordable Coverage

CAHC at a glance

The Council for Affordable Health Coverage is the leading organization fighting to lower consumer premiums and out-of-pocket costs through market-based reforms. Since 2001, CAHC has been bringing market leaders together to develop solutions, advocate for reforms, and inform the public.

2024 PRIORITIES

THE PROBLEM

Health costs are too high and rising too fast. By 2030, the typical working family will spend more than 40 percent of its income on health care, yet we still have a problem with access to high-quality care.

THE SOLUTION

CAHC is focused on addressing the root causes that make coverage less affordable by prioritizing policy reforms that expand coverage options, lower costs, and improve value.

1 EXPAND COVERAGE- *Universal Access to Affordable Coverage*

CAHC wants to dramatically increase options and financial support for all Americans in employer coverage and government programs.

- **Protect employer coverage and strengthen ERISA.**
- **Modernize HSAs.**
 - Allow accounts to be used for direct primary care, on-site employer clinics, and telehealth services, and to allow veterans and Native Americans to own an HSA. (H.R. 5687, the HSA Modernization Act, and H.R. 5688, the Bipartisan HSA Improvement Act)
 - Allow any worker whose employer offers a plan that meets a minimum value to own an HSA. Create new gig-worker HSAs to recognize changes in the workforce that have created new types of businesses and contract employees.
- **Expand small group coverage.**
 - Ensure employers have access to self-funded plans (H.R. 2831, Rep. Good), and expand and make permanent Association Health Plans (AHPs) to allow small businesses to band together to negotiate lower costs (H.R. 2868, Rep. Walberg).
 - **Reform the Small Employer Health Insurance Tax Credit** by expanding eligibility and allowing the credit to be used for all major medical plans, not just exchange coverage.

2 IMPROVE AFFORDABILITY- *Health Costs Grow Slower than Wages*

The best way to lower premiums and out-of-pocket costs is to shrink medical prices and improve incentives for high-value care.

- **Reform the Inflation Reduction Act (IRA)** to stabilize the market, lower premiums, increase plan choices, and improve patient access to medicines.
- **Lower drug costs and pay for outcomes:** Congress should allow payers and manufacturers to pay for drugs based on a patient's outcome, not the number of treatments (H.R. 2666, the MVP Act).
- **Lower provider services costs and improve value:** Congress should revamp hospital and physician value-based programs in Medicare to reward patient outcomes, not process changes.

3 INCREASE COMPETITION- *More Choices Lead to Improved Value, Meaningful Transparency, & Innovation*

Most patients live in uncompetitive health markets and have few care options. This drives up costs, limits choices and access, and makes coverage less affordable. CAHC supports transparency, incentives, and rules that bolster competitive markets.

- **Oppose government-run healthcare.**
 - Oppose government price setting and interference with worker's benefits (Medicare for All, Public Option, SMART Prices Act, capping or eliminating tax benefits for workers' health, and the Lowering Drug Costs for American Families Act).
- **Expand market competition** by setting clear rules against anti-competitive practices (H.R. 3120, the Healthy Competition for Better Care Act).