



CMA Perspectives on Health Reform

Covering the Uninsured is Imperative CMA Supports Expanding Health Care Coverage and Choice

Assistance for Low-Income Families to Afford Health Insurance

Financial assistance, including tax credits and direct subsidies, should be given to low- and moderate-income individuals/families to assist them in purchasing coverage.

Reaching and enrolling all eligible-but-not-enrolled persons into existing Medicaid and SCHIP programs should be a top priority for Federal health reform efforts.

CMA supports some expansion of the Medicaid program. However, expanding Medicaid coverage does not guarantee access to a doctor. California's low Medi-Cal reimbursement rates have made it difficult to find a doctor. Any Medicaid expansion must ensure appropriate physician reimbursement so every patient will have a doctor.

Health Insurance Exchange – Individual Choice and Market Fairness

Individuals should be given as many plan and coverage options as possible.

CMA supports an individual mandate to obtain health coverage, if it is coupled with insurance reforms to make coverage more affordable.

Patients should have a guarantee that they will not lose coverage or be subject to premium hikes resulting from changes in health status.

Health insurance products should be required to meet important patient - physician protections.

Health Care Costs

- CMA supports reforms that incent the efficient delivery of care.
- The proliferation of chronic disease must be managed and prevented.
- Administrative costs should be reduced: Health Plans should be required to spend at least 85% of their revenue on direct patient care.

Financing

Significant public funding will be needed to support comprehensive health reform.

Any financing must be broad-based and not selectively imposed on the health care sector, such as taxes on health care providers.