



Principles for Expanding Coverage for Californians

The California Association of Health Plans (CAHP) is working to improve health care outcomes for all Californians. To help accomplish this goal, the organization is seeking to increase health care coverage to the estimated 6.6 million uninsured Californians by offering products and programs that meet their diverse needs, improve health and reduce costs for the health care system overall.

Greater access to health care would create a healthier future for all Californians, increase productivity and lower costs for all of us. CAHP has established a set of guiding industry principles for expanding coverage to all Californians in a way that **promotes high-quality health care, reduces health care costs and increases health care coverage**, especially for California's children. CAHP's coverage principles are outlined in three areas of responsibility: Health plans, government and individuals and employers.

Health Plan Responsibilities for Expanding Coverage

- Health plans will continue to bring new affordable products to market and present clearly to consumers what is covered by these products
- Health plans will provide consumers with cost and quality information which will help consumers make informed decisions about treatment and provider options
- Health plans will help consumers better manage their care by providing consumers with tools, such as electronic personal health records
- Health plans will work with California legislators and insurance regulators to help control and drive down administrative costs and improve the affordability of coverage
- Health plans will work cooperatively with other private sector participants in the health care delivery system, the federal government and the state of California to help keep health care services and coverage affordable for consumers and purchasers
- Health plans will increase their efforts to promote high quality care by promoting and rewarding the use of evidence-based medicine.

Government Responsibilities for Expanding Coverage

- California should ensure access to a strong network of safety net providers
- California should leverage existing state programs to expand coverage
- California should support the purchase of insurance by eliminating barriers to flexible, low cost products
- The U.S. should expand the State Children's Health Insurance Program

- The U.S. should contribute to efforts to expand Medicaid coverage to more low-income adults
- The U.S. should establish a new federal tax account with subsidies for low and moderate income individuals and families who purchase coverage

Individual and Employer Responsibilities for Expanding Coverage

- All California residents should be encouraged to obtain health coverage
- The worksite should remain the primary source of coverage for workers and their families
- Employers should be encouraged to facilitate, provide and maintain coverage for their employees

For more information, please visit www.calhealthplans.org or call (916) 552-2910.