

Health Insurance Reform and Indian Country

TALKING POINTS

- **Health Care will be Accessible to Everyone.**
American Indians and Alaska Natives are roughly twice as likely to be uninsured as the rest of the population. By providing health insurance choices to all Americans and providing premium assistance to make it affordable, health insurance reform will significantly reduce disparities in accessing high-quality health care.
- **Fully Funded Expansion of Medicaid Coverage.**
Health insurance reform will provide a major expansion of Medicaid coverage for millions of low-income working families who currently fall through the cracks. This expansion will help ensure that more American Indian and Alaska Native elders, children, and Indian people with disabilities receive high quality, comprehensive health care.
- **Free Preventative Services.**
American Indians and Alaska Natives are often less likely to receive preventative care. Health insurance reform offers free prevention to all insured people and invests in public health to create a system that prevents illness and disease instead of just treating it when it's too late and costs more.
- **No Discrimination for Pre-Existing Conditions.**
Health insurance reform will eliminate discrimination in obtaining health insurance by preventing any insurance company from denying coverage based on a person's medical history, including genetic discrimination, which can disproportionately hurt American Indian and Alaska Native populations.
- **Increased Data Collection.**
Health insurance reform will require health care programs to report on race, ethnicity, gender, and socioeconomic status in order to better understand health disparities, and devote funding to addressing these issues. The increased data that will be made available to tribes and tribal health facilities will assist in making smarter and more cost-effective health care choices for Indian patients.

Protect and Strengthen the Indian Health Care Delivery System

TALKING POINTS

- **Protect and Strengthen Indian Health Care.**
Health care reform has the potential to make changes that will significantly influence the Indian health care delivery system and we must make sure it is both protected from harm and strengthened.
- **Indian People must be Exempt from Individual Penalties.**
Any health care reform legislation must respect the fact that Indian people have already paid for their health care by ceding millions of acres of land. We should not be held to any individual financial penalty for failing to acquire or purchase health insurance.
- **Indian People must be Eligible for Insurance Subsidies.**
Health insurance reform legislation will include significant subsidies to help Americans purchase health coverage. Indian people must also be eligible for insurance subsidies so that we can participate in whatever national health care plan is provided. And our tribes must be allowed to pay for insurance premiums and any cost-sharing or co-pay requirements on their citizen's behalf.
- **Provider Protections Needed.**
Our Indian health care providers, who form a crucial system of care in some of the most remote communities in the country, must be provided protection and the right to participate in health care reform legislation to assure that Indian health care providers receive payment when they provide services to patients enrolled in an Exchange plan.
- **Indian Health Care Improvement Act.**
In this era of health insurance reform, Indian Country needs assurance from Congress that the Indian Health Care Improvement Act (IHCIA) will continue to direct how health care will be delivered to Indian people. By including key provisions of the IHCIA and making this law permanent in the health insurance reform bill, Congress would demonstrate that it is honoring its trust responsibility to tribes regarding health care.

Stable Cost – Secure Choices – Quality Care

How Health Insurance Reform Will Help Small Businesses

Lower Costs for Small Businesses

- ✓ **Preventive Care for Healthier Workers:**
 - Chronic disease costs \$1 trillion in lost productivity each year and small businesses do not have a reserve of workers they can rely on when someone calls out sick. Health reform will require insurance plans to provide free preventive services and create a system that manages illness and disease instead of just treating it when it's too late and costs more.
- ✓ **End the “Hidden Insurance Tax:”**
 - Nearly three-quarters of small businesses that do not offer benefits cite high premiums as the reason. Premiums are high, in part, because of a “hidden insurance tax” of more than \$1,000 for the unpaid costs of care of the uninsured. Health insurance reform will address this burden by reforming the system and offering affordable insurance options for all Americans.
- ✓ **Invest In Businesses Again:**
 - As health care costs continue to rise, other business investments get crowded out. In fact, 40 percent of small businesses say that health care costs have had a negative impact on other parts of their business. By lowering health care costs through more efficient care, more of our nation's dollars can go towards investments in our economy, enabling businesses to thrive.

Greater Choices for Small Businesses and Their Employees

- ✓ **One-Stop Shopping – Lower Administrative Costs:**
 - Small businesses pay three times the administrative costs of large businesses for health insurance. Health reform will create a health insurance exchange that will significantly reduce administrative costs by reforming the health insurance market, enabling small businesses to easily and simply compare the prices, benefits and performance of health plans.
- ✓ **More Affordable Choices and Insurance Competition:**
 - In several states, one health insurance company dominates more than 70% of the small group insurance market. With an exchange, competitive private plans and a public option will increase the choices for small businesses and promote competition that holds private insurers accountable.

Quality, Affordable Health Care Options for Small Businesses

- ✓ **Tax Credits to Provide Health Benefits:**
 - Health insurance reform will provide small businesses with tax credits to help them provide health insurance for their employees. This will make health care more affordable for small businesses and their workers.

Stable Cost – Secure Choices – Quality Care

✓ **Fairness for Small Businesses:**

- To level the playing field and help small business, big employers that do not support their workers' health benefits would share in their costs through an assessment. Given the unique challenges facing the smallest businesses, they will be exempt from such a requirement.