

Joint statement on Health Care Affordability

As consumer and faith-based organizations representing tens of millions of American families, we hear every day from people who cannot afford to get the care they need. That is why our organizations are doing so much to support passage of comprehensive health reform legislation this year, so that all Americans have access to quality, affordable health coverage options.

As the President and Members of Congress from both parties have emphasized, America's families are most concerned about the affordability of health coverage and care. It is essential, therefore, that health reform result in families getting meaningful health coverage at an affordable cost. Our organizations consider affordability to be of paramount importance.

As Congress moves ahead with historic health care legislation, we believe it is essential that the responsibility to purchase health coverage come with strong consumer protections and adequate subsidies that make it possible for families to obtain quality coverage at a cost they can afford. Requiring families to purchase coverage that costs more than they can afford, or that leaves them under-insured, would undermine the fundamental goal of extending coverage to all families and diminish the public support needed to pass and sustain reform.

That is why we urge Members of Congress and the Administration to support a strong Affordability Standard that caps what families are expected to pay for their insurance as part of comprehensive health care reform legislation.

After reviewing the available data and surveying and consulting our own members, we believe that a strong Affordability Standard that will work for American families should include the following five protections:

1. Provide adequate benefits that people need to stay healthy, guaranteeing coverage similar in value to the basic package offered to Members of Congress and federal employees.
2. Protect the lowest-income households in the Health Care Exchange from premiums, consistent with current Medicaid rules.
3. Limit premium rate differences based on age so that premiums for older individuals are no more than twice the premium amount for younger individuals.
4. Provide subsidies on a sliding scale to families earning up to 400% of the Federal Poverty Line, with a cap on out-of-pocket costs that protects families from being under-insured.
5. As a last resort, if necessary exempt families who do not have an affordable coverage option available from penalties under the individual mandate and insure that a safety net exists.

Our organizations are working tirelessly for the passage of comprehensive health reform legislation. We are confident that the American people will overwhelmingly support health reform if it makes their health care more secure and affordable.

AARP
American Cancer Society Cancer Action Network
American Heart Association
Community Catalyst
Consumers Union
Evangelical Lutheran Church in America
Families USA
National Urban League
PICO National Network

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