



## **ILLINOIS HOSPITAL ASSOCIATION**

### **GUIDING PRINCIPLES FOR UNIVERSAL HEALTH CARE ACCESS AND COVERAGE**

The Illinois Hospital Association and its 200 member hospitals and health systems support the goal of universal and continuous access to health insurance coverage that incorporates the strengths of a pluralistic private and public system for all individuals, without eroding coverage for those currently insured. All individuals should have access to affordable health insurance benefits, whether employed or not.

Any framework to achieve the goal of universal health insurance coverage should adhere to the following principles:

- Expansion of health insurance coverage through:
  - Government reforms including employers either covering their employees or paying into a system where employees can obtain coverage, e.g., creation of purchasing pools or alliances;
  - Tax credits for select populations such as self-employed individuals;
  - Development of programs to help the millions of Illinoisans who lose coverage during some part of the year;
  - Intensified efforts to enroll and cover adults and children who are eligible for but not enrolled in Medicaid and SCHIP.
- Any insurance product must include basic major medical coverage and have reasonable out-of-pocket expenses so as not to exacerbate the underinsured population. Basic medical coverage means emergency care, inpatient hospital and physician care, outpatient services, mental health and substance abuse services.
- Maximize federal funding for state health care programs to improve access for uninsured populations, to ensure payments to providers that are sufficient to cover rising costs and to strengthen the health care system.
- In the short term, adequate reimbursement under Medicaid should continue to be a budget priority, with the state aggressively pursuing opportunities to maximize available federal funding for state health care programs.
- Access to care in rural and underserved areas so that it is available in every community without extensive travel.
- Reform of insurance company practices regarding continuity of health care services, unfair payment and marketing practices.