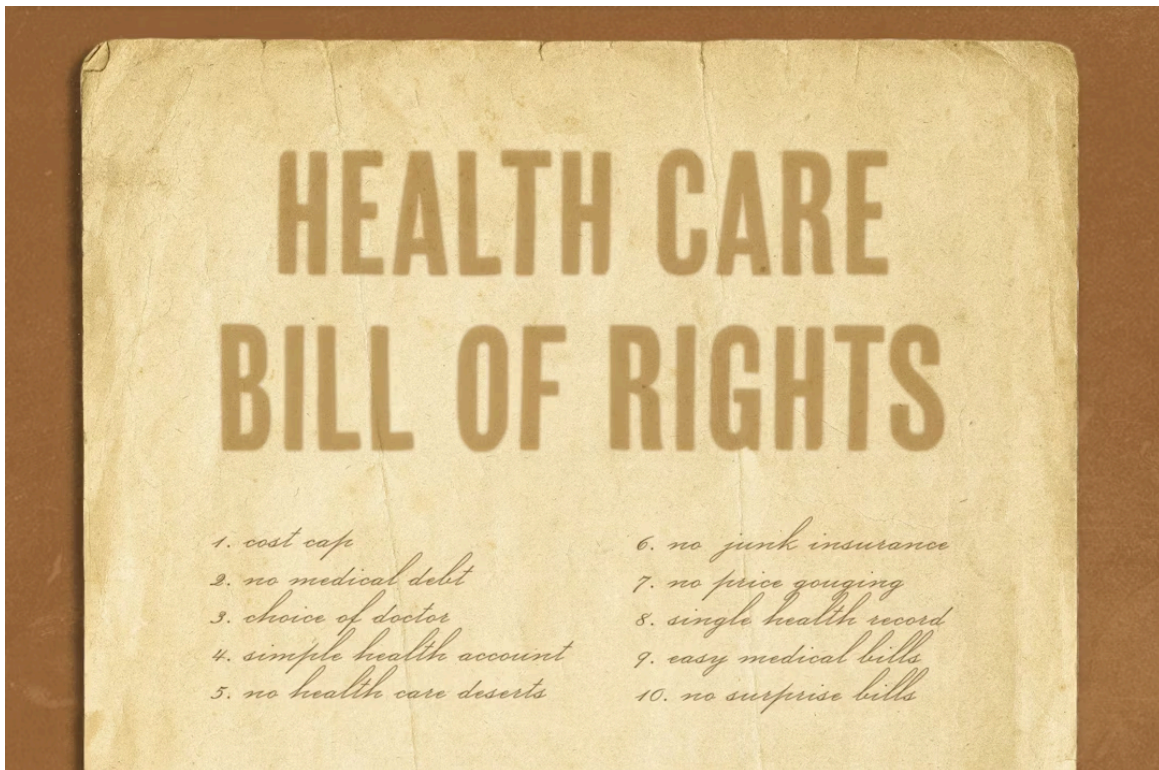


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Americans Deserve a Health Care Bill of Rights

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Too costly, too complicated, too cold.

Three recent headlines could be any of us: “She shattered her elbow and ended up with a \$97,000 bill;” “Some Washington patients denied medical records as state complaints nearly double;” and “US Man Dies After Wrong Organ Removal—Surgical Errors Are A Growing Problem.” ¹

When you get sick or hurt, you deserve to get the best care, to feel better, and not be stressed about what medical care will do to your financial and mental health. You shouldn’t fear the bill or be overwhelmed navigating the complexity and bureaucracy of the American health care system. You should feel assured that making the best medical decisions for your health won’t penalize you or your family.

That’s why the next president should call for a new Health Care Bill of Rights—guaranteeing that health care is affordable and easy for every American.

We are not going to throw out the baby with the bathwater. American health care has a lot of positives: life-saving innovations, amazing doctors and nurses, and high standards for care. But it also is full of glitches, gaps, and infuriating costs and complexities, which Republican budget cuts have made worse. As a result, we're paying more and getting less:

- Hospital prices are soaring without improving health care for patients. ²
- Workers spend 12 million hours each week dealing with health insurance problems. ³
- Wait times to get an appointment are growing longer; patients must wait an average of more than two months to see a specialist about painful arthritis. ⁴
- Groundbreaking therapies can cure chronic diseases like sickle cell, but the costs are prohibitive. ⁵
- One hundred million Americans have medical debt. ⁶
- Medical offices still use fax machines to exchange medical records. ⁷
- The health care billing system is simply a nightmare for everyone. To pay a doctor's bill, employees and employers have to navigate multiple sources of funds like flexible spending accounts and health savings accounts. ⁸

Over the last generation, government has regularly stepped in to address issues within our health care system and put in place better protections. Because Democrats fought for Medicare, Medicaid, the Children's Health Insurance Program, and the Affordable Care Act, people have health insurance when they can't get it through a job or in retirement. Thanks to limits on surprise health care bills—a bipartisan effort—patients don't have to worry about high priced bills for out-of-network care with in-network providers (except for ambulance rides, of all things). Now, there is an urgent need for government to step in again and address the next generation of issues with a sweeping Health Care Bill of Rights.

The 10 Tenets of a Health Care Bill of Rights

The Health Care Bill of Rights should guarantee the following:

1. **Cap costs for everyone.** People should be protected from outrageous health care costs—no matter where they get their insurance. Restore the cost cap for ACA coverage that Republicans let expire. Let employees with coverage at work have the same level of federal financial assistance for premiums and out-of-pocket costs as those with ACA coverage. Cap drugs cost for employees at the same \$2,000 level as Democrats enacted for Medicare. Reduce premiums with hospital payment reforms like paying the same price for the same service and paying all large health systems a flat monthly fee instead of a fee for every service. (Our plan to do so can be found [here](#).)
2. **End medical debt.** Start by taking medical debt off credit reports. Then, forgive medical debt for everyone who gets adequate health coverage—ensuring they won’t get medical debt in the future. (Our plan to end medical debt can be found here [here](#).)
3. **Choose your own doctor.** Every American should have the right and opportunity to choose their own doctor without having to worry about the high cost of going out of network. Cap the prices for out-of-network care using the No Surprises Act and require employers to offer a Health Freedom Plan with the caps on prices for any out-of-network care.
4. **Provide a simple Health Dividend Account.** Create a single account as an alternative to the alphabet soup of HSAs, HRAs, FSAs, ICHRAs, and health incentive accounts, which are a nightmare for patients to navigate and costly for employers and health plans to administer. Let employers and plans offer this single Health Dividend Account to serve multiple purposes. And let employees use their account to pay medical bills automatically when their health plan processes a claim.
5. **End health care deserts.** Every American should have the right to the full range of health care services—from seeing a specialist to getting hospital care—in a reasonable timeframe. Invest in training millions of new health care workers, including nurses, doctors, and mental health providers. Expand loan forgiveness and tuition support for those working in underserved communities. Modernize licensure laws and boost telehealth access across state lines. And expand access to telehealth coverage.
6. **Ban junk insurance.** Americans should be protected from scam insurance. Ban rip-off low-cost, low-coverage health insurance policies that offer minimal benefits and leave consumers screwed when they need care. Ban short-term, limited duration health plans that evade ACA protections, and require association health plans to abide by the ACA. Establish minimum federal coverage standards across all plan types. And strengthen transparency rules to make insurance plans easy to understand and compare.

7. **Stop hospital price gouging.** Americans should be protected from ever-growing hospital costs. Cap hospital prices and modernize the essential part of our health care system so hospitals stop charging unchecked prices, using questionable billing and aggressive debt collection practices, abusing public programs, and failing to identify and serve community needs. Expand site-neutral payment policies to eliminate up-charging based on location.
8. **Provide a single health record.** Patients should have one health record that works across all doctors' offices, hospitals, and other health care facilities. Require the electronic health record companies to send and receive your records automatically whenever you see a provider. Enable patients to control who has access to their health records through a single, lifetime account. And ensure that electronic health records help end medical errors.
9. **Streamline medical bills.** Reduce conflicts over insurance coverage with a new effort to make decisions timely, transparent, and supportive of high-quality care. Protect against unnecessary and harmful services by medical providers. Let patients pay their share of a medical bill automatically out of a health care account once their health plan approves it.
10. **Ban all surprise bills.** Patients should never get a surprise bill. The No Surprises Act in 2020 put an end to many surprise bills, but the arbitration process for settling disputes over payments is driving up costs and patients aren't protected from expensive ambulance rides. Close the loophole for ambulance trips and improve the dispute arbitration process to better protect patients.

Thankfully, the Affordable Care Act is here to stay. That signature law provides a strong foundation to build on, which presents an extraordinary opportunity for Democrats to unite behind an effort that speaks to what the public wants to see—and that is not chock full of high costs like single payer. That's why a Health Care Bill of Rights fits the moment, guaranteeing that health care is affordable and easy for every American.

ENDNOTES

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