

# Universal health coverage is within our reach

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A rare opportunity has presented itself: physicians, hospitals, insurers and employers have come together to agree on a common path forward to cover the uninsured through an Affordable Coverage Coalition that is the first of its kind. As a group, we recognize that universal health coverage is a goal we all must support, especially during a public health crisis with the magnitude of COVID-19.

Our AMA strongly believes that everyone should have access to meaningful and affordable health insurance coverage. We and our partners in the newly formed coalition also believe we can achieve universal health coverage by offering increased financial help to patients to help them afford their coverage, incentivizing states that have not yet done so to expand Medicaid, taking steps to automatically enroll low-income patients in no-cost health insurance coverage, and minimizing the loss of health insurance coverage resulting from pandemic-related unemployment.

## Major consensus

These and other steps can help achieve universal coverage, a goal that has eluded our nation for decades, as outlined by the Affordable Coverage Coalition. This new partnership is notable for several reasons, but perhaps the most important is the fact it represents a consensus by all the major players in health care about the best way ahead.

That path aligns with AMA's plan to cover the uninsured, which is based on longstanding AMA policy in support of expanding access to and choice of affordable, quality health insurance coverage. The AMA plan recognizes that affordable coverage options available due to the Affordable Care Act (ACA)—subsidized ACA marketplace coverage and the Medicaid expansion—are more critical than ever, serving as a needed safety net for those who have lost their employer-sponsored health insurance coverage due to job losses resulting from the COVID-19 pandemic.

Covering the uninsured also is a key component in any strategy to eliminate longstanding inequities in our health care system that have yielded devastating health outcomes for Black, Latino and

Indigenous communities, members of the LGBTQ community, and other historically marginalized groups.

The steps we and our partners in the Affordable Coverage Coalition recommend include:

- Expanding eligibility for and increasing the size of premium tax credits and cost-sharing reductions to help more people afford their premiums and cost-sharing responsibilities in the ACA marketplaces.
- Establishing an “insurance affordability fund” to provide support for reinsurance programs to offset the costs of covering higher-risk patients, or otherwise lower premiums and cost-sharing for ACA marketplace enrollees.
- Automatically enrolling—and renewing—those who are eligible for Medicaid and no-premium ACA marketplace plans.
- Adequately funding navigator, outreach and enrollment programs to increase public awareness of and enrollment in ACA marketplace coverage and Medicaid/CHIP.
- Providing incentives for additional states to expand Medicaid in order to close the low-income coverage gap.
- Taking steps to prevent people who have lost or are at risk of losing employer-provided health coverage from becoming uninsured.

Physicians know that patients who are uninsured delay or skip the care they need, and often live sicker and die younger. While millions of Americans have gained coverage resulting from the ACA, our work to cover the uninsured is not done. The AMA believes that now is the time to invest not only in fixing the law, but also in enhancing it.

The agreement of the Affordable Coverage Coalition outlined above will further that mission. Our AMA remains firmly committed to improving health insurance coverage and health care access so that patients receive timely, high-quality care, preventive services, medications and other necessary treatments. We now have an opportunity to help make that happen.