

5 ways to improve access to health care

Because the evidence clearly shows that people without insurance live sicker and die younger, the AMA stands firmly with patients and is committed to expanding their health care coverage and protecting them from insurance industry abuses.

While coverage alone doesn't guarantee access, it is an essential first step. Improving access to health care means taking a broad approach that includes these five steps.

Ensure adequate funding of the Children's Health Insurance Program and retain Medicaid expansion and implement expansion in more states. As of Sept. 1, 2016, there were more than 76.1 million beneficiaries enrolled in Medicaid, according to a Kaiser Family Foundation report.

This includes almost 12 million newly eligible enrollees living in the 31 states and District of Columbia that expanded Medicaid coverage under the Affordable Care Act. Another 3.2 million new beneficiaries enrolled who were previously eligible but had never signed up.

Virginia's recently enacted expansion begins Jan. 1, 2019, and will cover an additional 400,000 people. Maine voters approved Medicaid expansion, but the state's governor has blocked implementation. About 70,000 residents could gain coverage. There are another 2.2 million people in the remaining 17 states who would be eligible if expansion were implemented where they live.

Stabilize individual insurance marketplaces and retain ACA market reforms. The AMA advocates these actions to foster a stronger health insurance marketplace and ensure that low- and moderate-income patients are able to secure affordable and adequate coverage:

- Support expanding eligibility for premium tax credits up to 500% of the federal poverty level. Support providing young adults with enhanced premium tax credits while maintaining the current premium tax credit structure that is inversely related to income.
- Encourage state innovation, including considering state-level individual mandates, auto-enrollment and/or reinsurance, to maximize the number of individuals covered and stabilize health insurance premiums without undercutting any existing patient protections.
- Support the establishment of a permanent federal reinsurance program.
- Oppose the sale of health insurance plans in the individual and small-group markets that do not guarantee pre-existing condition protections along with coverage of essential health benefits and their associated protections against annual and lifetime limits, and out-of-pocket expenses (with the exception of short-term, limited duration insurance offered for no

more than three months).

Address physician shortages. Grow the clinical workforce by expanding the number of available graduate medical education residency slots, expand medical school loan-forgiveness programs, and remove barriers to physician immigration for foreign-trained physicians to practice in the U.S.

Telehealth and remote patient monitoring will become an essential, cost-effective and reliable means to expand capacity in a health system marked by significant and persistent specialty shortages and geographic disparities. Physicians should get assurances that digital health solutions are cost-effective and provide a path to payment.

Increase efficiency of the existing workforce by instituting common-sense medical liability reforms and reducing government and insurance industry regulatory burdens—such as prior authorization—that detract from patient care and increase costs. Also, there should be advancement of new physician-led payment models to achieve better outcomes at lower cost.