

2020 and Beyond: AMA's Plan to Cover the Uninsured

The AMA plan to cover the uninsured and improve affordability **builds upon the Affordable Care Act** to cover millions more Americans.

AMA's plan **leaves people's current options for health insurance in place**, including employer-sponsored coverage and Medicare, while expanding coverage by targeting the following key segments of the uninsured population.

AMA Plan: Cover Uninsured Eligible for ACA's Premium Tax Credits

Additional funding for outreach is needed so people eligible for ACA's premium tax credits actually know about them.

ACA's premium tax credits need to be made more generous to improve premium affordability and incentivize individuals to get covered.

Young adults should receive a bump in their premium tax credit amounts to improve their take-up of health insurance.

ACA's cost-sharing reductions should be made larger, and available to more people, to help people afford their deductibles and other cost-sharing requirements.

AMA Plan: Cover Uninsured Eligible for Medicaid or CHIP

The AMA supports increasing and improving Medicaid/CHIP outreach and enrollment so people eligible for Medicaid/CHIP know about the programs and can receive any necessary assistance to enroll in coverage.

Medicaid work requirements should be opposed, as they have the potential to cause significant coverage losses among vulnerable populations.

AMA Plan: Make Coverage More Affordable for People Not Eligible for ACA's Premium Tax Credits

ACA's premium tax credits should be made available to individuals without an offer of affordable employer-sponsored coverage, with no upper income limit.

Federal and/or state reinsurance programs should be established to stabilize premiums by reducing the incentive for insurers to charge higher premiums across the board to account for sicker and higher-cost people enrolling in coverage.

More individuals and families facing unaffordable premiums for employer-sponsored coverage should be made eligible for ACA's premium tax credits and cost-sharing reductions to purchase marketplace coverage.

AMA Plan: Expand Medicaid to Cover More People

States should be encouraged to expand Medicaid eligibility to 133 percent FPL, and those states that newly expand should be made eligible for three years of full federal funding.

AMA Plan: Reverse Actions That Negatively Impacted Health Insurance Gains

The federal individual mandate penalty should be reinstituted, with states being encouraged to enact their own individual mandates in the meantime.

Health plans sold in the individual and small group markets need to guarantee pre-existing condition protections and coverage of essential health benefits to ensure people are enrolled in plans that actually provide them with true coverage and protections against high out-of-pocket expenses.