

NCPA Alternatives to Obamacare

Goals of Health Reform

Health reform must replace Obamacare with increased flexibility in health plan design; tax fairness regardless of where Americans get their health coverage; increased access to primary care by removing barriers to innovative medical practices and services; reform of hospital regulations to better serve patients; reduced costs through price transparency to boost competition and innovation in medical services and prescription drugs; strengthened Medicare, Medicaid and Veterans Health that better serve the needs of patients; and changes in the financing of medical care so that individuals have control over their health care dollars and the means to pay for medical care over their lifetimes.

NCPA Recommendations

- Repeal Obamacare, including its mandates, onerous regulations and taxes.
- Allow consumer choice in health coverage, including limited benefit plans and catastrophic coverage.
- Give those without employer coverage a refundable, advanceable tax credit of at least \$2,000 per adult and \$1,000 per child and limit the value of employer-sponsored health coverage and the amount of premium payments that are excluded from employees' income to the equivalent value of the tax credit for a middle-income family.
- Encourage price transparency by providing a safe harbor that allows providers who disclose prices, provide an estimate and obtain a signed agreement prior to treatment to collect payments.
- Block-grant Medicaid, allowing states to control their programs.
- Allow cost-containment tools and incentives in Medicare, such as selective contracting, reference pricing and competitive bidding that reduce costs to patients and taxpayers.
- Repeal ICD-10 Medicare billing codes and replace Medicare price controls with a reimbursement system based on reference pricing.
- Repeal Electronic Health Records mandates and allow medical providers and insurers to collaborate on interoperable software systems.
- Encourage Americans to save for future medical expenses over their working careers through more flexible Health Savings Accounts with higher contribution limits and more flexible investment choices.
- Expand care coordination and patient-centered medical homes to improve the care of Medicare's sickest patients.
- Deregulate Accountable Care Organizations, allowing them to better care for patients.
- Reform and streamline the process for approving new drugs and generic versions of older drugs.
- Expand primary care residency slots and streamline licensure for foreign medical graduates.
- Remove regulatory barriers to telemedicine and innovative ways doctors may care for patients.
- Expand the scope of practice for advanced practice nurses and physicians assistants.
- Repeal anticompetitive certificate of need and Stark laws that limit competition, and repeal the cost-increasing antitrust exemption for group purchasing organizations.