



The National Physicians Alliance (NPA) represents more than 20,000 physicians across specialties and across the country. The organization is working to create a genuinely inclusive, accessible, and patient-centered health care system.

Increasingly, we see our patients struggling to access needed care: people in the middle of chemotherapy who no longer have the ability to pay for it; pregnant women lacking prenatal care; and patients skipping pills or foregoing important preventive care. Some patients even leave the hospital despite needing further attention because of high deductibles they cannot afford to pay.

Doctors are regularly faced with the difficult decision of how to initiate or continue needed care, knowing the patient has no way to pay for it.

From the front lines of patient care, we strongly urge Congress to pass comprehensive health reform legislation that will prioritize:

Affordability: Affordability is our patients' benchmark for the success of reform, and legislation must protect working families from high premiums and excessive out-of-pocket costs. Insured Americans will continue to be at risk for bankruptcy due to a catastrophic health event unless there is a strong benefit package and a cap on out-of-pocket costs. At a minimum, to ensure that coverage is affordable for people of all ages, it is important to limit age-based premium differentials to no higher than a two-to-one ratio, both inside and outside of the exchange.

Public Option: **The public and the President have demonstrated clear support for a public health insurance option, and it must be included in the Senate bill.** This isn't an ideological demand; it is the primary mechanism we believe will reduce premiums and keep insurance companies honest. With heavy subsidies and a requirement to purchase insurance, insurance companies have no incentive to lower prices and, collectively, have every incentive to keep prices high. A public option is also an important vehicle to drive critical delivery system reforms. Implementing delivery system reforms--in particular, provider payment reforms that promote quality over quantity--are key components of the long-term financial stability of our health care system. Failure to include a strong public option means no benchmark for cost control, spiraling subsidies to private plans, and premiums that are unaffordable for families and unsustainable for the government.

Insurance Market Reforms that Apply to All Insurance: Insurance market reforms, such as those that prohibit premium rating based on health status, claims experience, gender, and age, should apply to the sale of all health insurance products, not just those offered in the individual and small group markets. To limit these important insurance market reforms would ultimately penalize businesses that grow by a single employee beyond the protections of the small group market, and leave these moderately-sized businesses with no protection from harmful insurance industry practices.

To learn more about the National Physicians Alliance, visit <http://www.npalliance.org/>