



"I strongly believe that Americans should have the choice of a public health insurance option operating alongside private plans. This will give them a better range of choices, make the health care market more competitive and keep insurance companies honest."

President Obama in a letter to Senators Baucus and Kennedy, June 3, 2009

The National Physicians Alliance believes that health care reform must adhere to the following principles:

- Create a truly inclusive and accessible system from which no one is left out.
- Give patients the choice to keep what they have if they like it, choose another private plan, or choose a high quality public health insurance plan.
- Provide a comprehensive benefit plan that includes preventive and wellness, mental health, and dental care.
- Provide health care that is affordable, with subsidies for those who need it. All out-of-pocket costs, including premiums, deductibles, and co-pays should be factored into a family's ability to afford care. There should be no limits on payments for covered services.
- Create a system in which there is equity in health care access, quality treatment, research, and resources for all people.
- Include regulation of private insurance companies to eliminate denial of coverage and unaffordable premiums for pre-existing conditions.
- Promote high quality coordinated care, value, and lower administrative costs.

The National Physicians Alliance is calling on you to speak out in support of a public health insurance option as part of comprehensive health care reform. A public health insurance plan would be managed by the federal government and pay private health care providers (doctors, hospitals, etc) to provide health care to patients. For patients, it would be as easy as Medicare to join, and just as easy for physicians to be compensated for their care. The creation of a public health insurance plan would help achieve our goals by:

- Increasing meaningful choice for our patients by covering everybody, regardless of their employment status, where they live, or their health status
- Promoting collaborative, team-based care by reimbursing physicians to coordinate care
- Providing better care to patients by establishing a defined comprehensive benefit package that includes preventive care and driving innovation in the quality of care we provide
- Allowing doctors and patients to make medical decisions with the knowledge that the care would be covered, without any hassle from insurance companies or retro-active denials.
- Creating insurance that is portable across jobs and that enables patients to keep their own doctor, regardless of changes in employment or health
- Forcing private health insurers to compete on a level-playing field, especially in markets with few private insurers
- Making coverage more affordable by controlling skyrocketing drug prices, insurance company profits, and C.E.O. salaries.
- Providing everyone the security that quality, affordable coverage will always be there

Sample Talking Points:

- Unlike private health insurers that pay high executive salaries and maximize shareholder profits, a public health insurance plan's purpose is to pay for people's health care needs.
- Every day I see patients struggling to get the care they need because the insurance company says no. They deny coverage for prescription medications, preventive services and chronic disease management, among others, all to increase profits rather than improve my patients' health. It's time for the insurance industry to stop coming between me and my patients.
- The health care reform debate is heating up on Capitol Hill and front and center is the question of whether it will include the choice of a public health insurance plan. As a physician, I believe such a plan is a crucial element to comprehensive reform and improving the medical care available to my patients.
- The choice of a public health insurance plan will make coverage affordable, force private insurance companies to compete and guarantee that quality, affordable coverage will be there for everyone in America when they need it.
- Guaranteeing coverage for all through a public health insurance plan option will mean that doctors, hospitals, and other providers won't be faced with patients who need care but don't have coverage. Patients will have at least one option that provides a choice of providers, without being subject to the claims denials and billing hassles of private health insurers.
- My patients deserve this peace of mind.