



Tell Congress to get Health Reform Right!

Pathway to Covering America

Our Proactive Healthcare Reform Agenda

The Blue Cross and Blue Shield Association (BCBSA) strongly believes that all Americans, regardless of employment or health status, should have health insurance. To achieve comprehensive and lasting healthcare reform, we urge Congress and the Administration to extend coverage to all, improve quality and rein in costs.

BCBSA's five-point proposal, *The Pathway to Covering America*, offers a workable framework for achieving these goals. We recommend initiatives to:

1. Encourage Research on What Works

Today, an estimated 30 percent of healthcare spending is wasted on care that is ineffective, redundant or inappropriate. America needs an independent institute to support research comparing the relative effectiveness of new and existing medical procedures, drugs, devices and biologics – enabling us to find out what works and put it into practice.

2. Change Incentives to Promote Better Care

Today, providers are generally paid based on the number of services they provide – even if those services are ineffective, redundant or harmful. The incentives in our system must be changed to advance the best possible care instead of simply encouraging the delivery of more services. In addition, providers should be rewarded for delivering high-quality, coordinated care, especially for the increasing number of Americans with chronic illnesses.

3. Empower Consumers and Providers

Too often, consumers and providers do not have the information and tools they need to make informed decisions about healthcare quality and costs. We must enhance the transparency of quality and cost information and give consumers and providers access to health information technology – including electronic medical records, personal health records and clinical decision-support tools – to assist them in making the best possible decisions.

4. Promote Health and Wellness

One of the greatest challenges we face is managing care for a growing number of people with chronic illnesses such as heart disease, hypertension, diabetes and stroke – which collectively account for 70 percent of deaths and 75 percent of healthcare spending. We must promote healthy lifestyles, help patients manage their own health and shift our focus from delivering acute care to preventing disease in the first place.

5. Foster Public-Private Coverage Solutions

We must recognize that – because the nation's uninsured population is diverse – there is no “one-size-fits-all” solution. Coverage expansion efforts need to be tailored to address three key segments of the uninsured: those who are “squeezed out” by high costs, those already eligible but “missing out” on public coverage and those with higher incomes who “opt out” of coverage.

A Call to Action

As leaders in the healthcare community for more than 80 years, the Blue Cross and Blue Shield System looks forward to working with all stakeholders to make high-quality healthcare affordable and accessible for all Americans.