

Emergency Medicine Health Care Reform Principles

According to the CDC and Census data, the 2016 uninsured rate in the United States reached a record low of 8.6 percent. That rate equates to more than 21 million fewer individuals without health insurance than existed in 2010. As emergency physicians, we know better than most that coverage does not equal access, but this improvement should not be dismissed and it is imperative that any discussions to repeal and replace Obamacare include policies that will provide coverage *and* access to quality health care. No one in this country should ever be without necessary care because of an inability to afford it and no one should be forced into bankruptcy or financial ruin because of necessary medical care.

ACEP wants to be a constructive participant in the upcoming decisions regarding the future of health care in this country as we work together to maximize access, improve quality and reduce costs. ACEP believes all Americans must have health care coverage and we urge lawmakers to consider the following principles as they develop health care reform policies:

- Maintain emergency services as a covered benefit for any insurance plan.
- Ensure the federal Prudent Layperson Standard extends to Medicaid fee-for-service and that compliance measures are in place for all other health plans.
- Require health insurance transparency of data used to determine in- and out-of-network reimbursement rates for their patients' medical care. Ensure appropriate reimbursement rates for emergency services.
- Eliminate need for prior authorization for emergency services and guarantee parity in coverage and patient co-payments for in- and out-of-network emergency care services.
- Retain protections for pre-existing conditions, no lifetime limits and allowing children to remain on their parents' insurance plan until age 26.
- Enact meaningful medical liability reforms, including protections for physicians who provide federally-mandated EMTALA-related services, care for patients in a federally declared disaster area and who follow clinical guidelines established by national medical specialty societies.
- Ensure any continuation or expansion of Health Savings Accounts (HSAs), Health Reimbursement Accounts (HRAs), Association Health Plans (AHPs) and Individual Health Pools (IHPs) provide meaningful health insurance benefits and coverage for individuals and families, including access to emergency care services.
- Repeal the Independent Payment Advisory Board (IPAB) and the excise tax on high-cost employer health benefit plans. Delay repeal of the Center for Medicare and Medicaid Innovation (CMMI) until at least 2020 or amend to eliminate mandatory provider participation in Medicare models. This will allow an adequate transition period for the Transforming Clinical Practice Initiative (TCPI) grants aimed at lowering costs, improving health outcomes and delivering more effective care.
- Acknowledge the role of freestanding emergency centers and other health care delivery models as crucial to encouraging coverage innovation.
- Protect the most vulnerable populations in this country by making sure Medicare, Medicaid and CHIP remain available and solvent for current and future generations.