

| Ascension Health's Guiding Feature | Congressional Health Reform Proposals |
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| <i>Ensure 100% Access to Healthcare Services</i> | The bills include delivery system initiatives to improve quality, value and transparency, and seek to improve patients' capacity to navigate the healthcare delivery system. Ascension Health will continue to monitor proposals to assure that the role of the federal government in delivery system initiatives is to accelerate the delivery system's effectiveness. |
| <i>Achieve Destination of 100% Coverage</i> | The Administration and Congress have set as a reform goal coverage for all (excepting undocumented immigrants). Coverage expansions are expected to begin as of 2013, with the target of 97% coverage in all bills. Premium subsidies at 400% of the federal poverty line in the House bills would provide needed assistance to many low income Americans to purchase health insurance. Ascension Health will continue to offer constructive policy options leading to 100% access, recognizing, however, that staging may be needed in order to be sustainable. |
| <i>Reform Insurance Rules: Shared Obligation and Responsibility for Coverage</i> | The bills include reforms in the individual and group markets to require guaranteed issue, eliminate pre-existing condition exclusions, and limit price differences based on health status. Bills include a version of an individual and employer mandate to purchase and offer insurance respectively. Ascension Health will continue to support financing options that spread burdens fairly and do not harm our most vulnerable citizens. |
| <i>Make Health Insurance Affordable and Equitable</i> | All the bills include rating rules and other insurance reforms as referenced above. All include premium and cost sharing subsidies to help lower-income Americans purchase health insurance and medical services. All will likely require benefit packages to meet a minimum level of coverage and reasonable cost sharing. Ascension Health will continue to scrutinize the details of the proposals to assess where affordability gaps may be found. |
| <i>Eliminate Coverage and Service Gaps, Particularly for the Vulnerable</i> | Medicaid expansions are a part of each reform proposal. The benefit package includes key services such as mental health and pharmaceuticals which are critical for vulnerable populations. The provision for adequate and ongoing safety net funding will continue to be a concern. |
| <i>Ensure Economic Viability Through Shared Financial Responsibility</i> | The proposals rely on a variety of techniques to fund coverage expansions that require individual, employer, physician, hospital and insurance company participation in funding. Ascension Health will seek financing solutions that share the financing burden in a fair and sustainable way. |