

HEALTHCARE REFORM POLICY GUIDLINES

The Huntington Beach Chamber agrees with the US chamber that we should strive to support meaningful common sense healthcare reform that will cure the problems in our system—not create new ones. We recommend healthcare reform proposals contain the following elements:

- Competition in the health care market is the best means to achieve a more efficient, affordable and quality driven healthcare system. Creation of a “public option” would more likely function as an unfair competitor in the market because it could lower compensation to healthcare providers, thus shifting more costs to private plans much as Medicare does today. Ultimately, no viable private plans would remain.
- Strengthening and expanding the current employer-based system while developing alternatives for individually owned health coverage. Insurance coverage should become “portable” with individuals able to take their coverage with them, regardless of whether they change jobs or become self-employed. COBRA could be extended to 3 years or simply offer a guarantee issue for private insurance with 120 days of termination.
- Eliminate mandates on employers to provide healthcare coverage to their employees. Mandates on business to finance health reform will hurt the economy. Health insurance should remain a voluntary benefit. Business should receive tax and other incentives for providing health coverage to their employees; the more coverage, the better the tax benefit.
- No mandates for one-size-fits-all “minimum benefits packages”. Minimum coverage, if it is required, should be truly minimal—major medical with catastrophic coverage and coverage of preventative services.
- Expanding the availability of Health Savings Accounts.
- Insurers should not be allowed to deny patient coverage for “prior conditions” and the patient risk should be spread evenly among all insurers (private and public). That said, individuals who are opting out of insurance coverage due to escalating costs must be required to act responsibly. This will require comprehensive reform to the individual and small group insurance markets.
- Reform of the medical malpractice liability system.

These are the basics. There may well be others that the Board of Directors will wish to add or clarify as the process picks up again after the August recess. We will continue to monitor the developments and keep the membership informed as best we can