

Healthier People Through Healthier Markets

SOLUTIONS TO IMPROVE HEALTH CARE AFFORDABILITY AND ACCESS FOR EVERY AMERICAN

Every American deserves access to affordable, comprehensive, high-quality coverage and care. But health care prices continue to escalate year after year, making coverage and care less accessible for everyone. As we seek to move past the COVID-19 pandemic, now is the time to take action. We must work together to spur the more robust competition that is essential to providing all Americans with more health care choices and better quality at lower costs. Let's work together - for real solutions that work.

By improving competition in 10 key areas of our health care system, we can improve affordability and access for everyone. Health insurance providers are committed to working with federal and state officials and other stakeholders to take decisive action, and to advocate for the laws, regulations, and needed enforcement. Consumers deserve no less.

1. **Support consumer-centric expansion of home-based advanced care** through value-based care and payment models – an alternative that can offer patients better, more convenient, and more affordable care outside of the hospital.
2. **Bring much-needed transparency to private equity firms' monopoly power** in air ambulance, emergency, and certain specialty services that often provide services on a fee-for-service basis.
3. **Advance site-neutral payments** to defend consumers against having to pay more for the same services depending on the site of care.
4. **Support patients' choice of telehealth**, when clinically appropriate, as a less costly and more convenient method of care, by removing government impediments, modernizing network adequacy regulations, and guarding against regulatory structures that reduce telehealth's competitive benefits.
5. **Address the harms caused by the dialysis duopoly** by preventing its further expansion, removing barriers to care alternatives that are better for patients, and curbing the use of charitable structures that redirect resources to fortify the duopoly.
6. **Stop consolidated health systems from using their monopoly position to stifle negotiation and innovation** through the use of all-or-nothing, anti-tiering, and other take-it-or-leave-it contract terms.
7. **Accelerate the availability of prescription drug biosimilars** to ensure that the pace of access matches the pace of innovation.
8. **Stop drug manufacturers from engaging in patent games** that distort the system to maintain monopoly profits.
9. **Reform the system for provider-acquired drugs**, which has resulted in ever-escalating prices for such drugs.
10. **Address the ways in which drug manufacturers have abused charitable structures** to protect their monopolies, rather than help patients.

ABOUT AHIP

AHIP is the national association whose members provide health care coverage, services, and solutions to hundreds of millions of Americans every day. We are committed to market-based solutions and public-private partnerships that make health care better and coverage more affordable and accessible for everyone.

Visit [AHIP.org](https://www.ahip.org) to learn how working together, we are Guiding Greater Health.