

American College of Physicians (ACP)

Subsidized health insurance to provide affordable coverage for all Americans

Organization Description: ACP is the nation's largest medical specialty society representing 120,000 members in general internal medicine and other related subspecialties. Its mission is to enhance the quality and effectiveness of health care by fostering excellence in the practice of medicine.

Proposal Summary: ACP proposes an incremental approach to health reform, outlining step-by-step actions for stakeholders. ACP emphasizes access to affordable health insurance for all Americans by offering government subsidies and creating a more consistent baseline for private plan offerings. ACP also supports health IT's role in facilitating information exchange among the stakeholders to improve quality and efficiency in the delivery system. In addition to their own proposal, ACP has joined the Physician Coalition¹ to promote principles to reform the U.S. health care system.

- **Coverage:** ACP proposes to offer affordable health insurance coverage to all Americans within seven years. While this proposal was released in 2002, ACP emphasizes that the start date for universal coverage can be modified. The seven-year strategy begins with congressional action to ensure that everyone will have access to subsidized health insurance programs. In order to participate, every health plan will agree to a uniform set of federal rules on risk rating, renewability and standard benefit designs. Purchasing pools will be established on a state or regional basis to create collective buying power that will give individuals access to more choices and better continuity of care. ACP also supports a Medicare buy-in option for near-elderly individuals that would include the full range of Medicare benefits (Parts A, B, D and Medicare Advantage). The Medicare buy-in should include subsidies for low-income beneficiaries to participate. The Physician Coalition supports affordable health care coverage for all U.S. residents, including catastrophic coverage.
- **Wellness and Prevention:** ACP supports requiring all qualified insurers to offer a basic benefits package, including preventive and screening procedures.
- **Care Coordination:** ACP supports a patient-centered health system that features a medical home for all individuals. As part of a patient-centered health system, primary care physicians would collaborate with patients to coordinate and manage their health care. ACP also recommends specific Medicare payment reforms that would support a patient-centered health care system, including paying physicians on a risk-adjusted, bundled, and prospective basis for providing care through a medical home.
- **Health IT:** ACP supports establishing safe and secure health information exchange among clinicians, businesses and other entities. It recommends establishing payment policies that help small physician practices invest in health IT and that share savings derived from health IT with providers. ACP also recommends developing principles, procedures and policies that facilitate the safe exchange of health information. This involves establishing technical specifications and appropriate access levels for data exchange. ACP supports health IT initiatives like electronic health records that would improve quality of care as well as lower costs. The Physician Coalition seeks sufficient

¹The Physician Coalition represents ten of the nation's leading physician associations, which form a united voice for doctors in the national policy debate.

funding to build a comprehensive infrastructure and implementation scheme for health IT.

- **Quality:** ACP does not have an explicitly stated long-term agenda on quality, but they have addressed issues regarding quality improvement and patient safety in ongoing advocacy efforts. They support linking Medicare physician payments to quality of care and establishing better systems of accountability for quality.
- **Cost:** ACP does not focus specifically on cost issues but mentions the importance of health insurance affordability, cost control and sustainability throughout their proposals and reports. The Physician Coalition's proposal emphasizes that the responsibility of funding universal health care is a cooperative effort between the private and public arenas. It also seeks to limit expenditures through better health care management and administrative simplification.

Proposal Date: 2002–2007

Sources: A System in Need of Change: Restructuring Payment Policies to Support Patient-Centered Care, 2007, <http://www.acponline.org/college/pressroom/snhc2.htm>; Comprehensive Reforms to Move Toward Patient-Centered Care Released by ACP, 2007, <http://www.acponline.org/college/pressroom/snhc1.htm>; Adoption of Health Information Technology Will Lead to Higher Standard of Quality Care, 2007, http://www.acponline.org/college/pressroom/hit_adoption.htm; Achieving Affordable Health Insurance Coverage for All within Seven Years, http://www.acponline.org/college/pressroom/afford_7years.htm; ACP Statements on Electronic Health Information Exchange, <http://www.acponline.org/hpp/hie.pdf>; Developing a Medicare Buy-in Program, http://www.acponline.org/hpp/medicare_buyin.pdf; Linking Physician Payments to Quality of Care, <http://www.acponline.org/hpp/linking.pdf>; Physician Coalition: Principles for Reform of the US Health Care System, 2007, <http://www.aafp.org/online/en/home/membership/initiatives/hrsprinciples.html>.