

Families USA

Universal coverage through public program expansions and private sector solutions

Organization Description: Families USA is a national nonprofit, nonpartisan organization dedicated to achieving high-quality, affordable health care for all Americans. Originally known as the Villers Foundation, Families USA is fully supported by an endowment from one family. Working at the national, state and community levels, Families USA serves as a voice for health care consumers. Families USA manages a grassroots advocacy network of organizations and individuals working for the consumer perspective in national and state health policy debates.

Proposal Summary: In 2004, Families USA released a publication offering solutions to America's health care crisis. Based on this document, Families USA supports a number of mechanisms that provide greater access to high-quality and affordable health care for all Americans. The proposal focuses on expanding health coverage, improving health outcomes, investing in health IT and reducing costs. More recently, Families USA has advocated to protect and expand coverage through expansions in Medicaid and the State Children's Health Insurance Program. In addition to their own proposal, Families USA has joined the Health Coverage Coalition for the Uninsured (HCCU)¹ to promote principles to reform the U.S. health care system.

- **Coverage:** In its 2004 agenda, Families USA advocated to expand coverage by providing tax credits that help small businesses pay for health insurance. The proposal would provide individual tax credits to help pay for COBRA or other coverage when people are between jobs. Further, it creates a risk pool for small businesses and individuals to buy into a program offering comprehensive coverage at affordable prices. The proposal also called for increasing federal Medicaid funding to enable states to expand coverage for low-income Americans. In addition, Families USA has a long history of supporting public program expansions to cover the uninsured.

HCCU's proposal initially aims to remove barriers for children to enroll in established public programs. The plan would also give tax credits to families to help offset the cost of purchasing health insurance for all children. The second phase of the initiative concentrates on expanding Medicaid eligibility to cover all adults with incomes below the federal poverty level. For those with higher incomes, HCCU recommends establishing a refundable tax credit to help cover the cost of private insurance.

- **Wellness and Prevention:** Families USA promotes preventive services to support the early detection of chronic conditions.
- **Care Coordination:** Families USA supports disease management programs for individuals with chronic conditions.
- **Health Information Technology (IT):** Families USA supports greater investments in health IT to improve efficiency and reduce medical errors. The organization encourages the adoption of electronic medical records and the improvement the evidence-based information available to providers so that they can improve diagnoses and treatment of patients.

¹ The HCCU is comprised of sixteen national organizations that play leading roles in every aspect of federal health policy, including health plans, provider groups, advocacy organizations, a business alliance, and a pharmaceutical manufacturer.

- **Cost:** Families USA advocates to reduce the cost of prescription drugs in Medicare by permitting the government to leverage its purchasing power to negotiate directly with manufacturers. It supports permitting patients to import prescription drugs from other countries. Families USA also seeks to limit medical liability litigation costs by eliminating frivolous lawsuits and encourage nonbinding mediation to avoid trials. It would establish federal catastrophic coverage, in which the federal government pays for everyone's medical bills greater \$50,000. HCCU would fund its proposal through the expansion of public programs and refundable tax credits for individuals.
- **Other:** Families USA supports revising the Medicare prescription drug law to give seniors in Medicare comprehensive, consistent coverage and protection from rising drug prices.

Proposal Date: 2004, 2007

Source: *The Health Care Crisis in America*, <http://www.familiesusa.org/assets/pdfs/Health-Care-Crisis-in-America.pdf>; HCCU: Press Release, 2007, http://www.coalitionfortheuninsured.org/news/pressrelease_20070118.html.