

## **National Business Group on Health (NBGH)**

*Expand coverage through the current system and promote personal responsibility*

**Organization Description:** The National Business Group on Health (formerly the Washington Business Group on Health) is an organization that represents the health care views of large employers. Made up of 245 members (primarily Fortune 500 companies), NBGH identifies and shares best practices in employee health, wellness and productivity. The organization also promotes the development of a quality health care system and treatment based on clinical-effectiveness data. The employer members of the organization collectively provide health care coverage for more than 50 million American workers and retirees.

**Proposal Summary:** NBGH's national health reform plan seeks to expand health care access and value by creating private-market incentives for coverage and by increasing efficiency. NBGH believes policies that require transparency, clinical effectiveness and fewer regulations will help reduce health care costs. Individuals should play an increased role in their own health care by seeking value and focusing on preventive and primary health care.

- **Coverage:** NBGH's proposal emphasizes that individuals, providers, insurers, employers, and governments all share responsibility for expanding health coverage. NBGH supports policies and public-private partnerships that encourage everyone to have health coverage. These policies include:
  - Expanding new coverage options such as high-deductible plans, account-based plans, basic benefit plans, tiered-network plans, and plans aimed at younger adults;
  - Offering tax credits to individuals who are ineligible for public programs but whose incomes are too low to purchase private coverage; and
  - Simplifying the tax code to merge various types of health accounts into a single health care spending account that can be funded by employers and employees.NBGH's proposal clarifies that initiatives to increase access to health insurance should promote, not impair, the effective functioning of the private market. Additionally, the federal government and states should not impose mandates on employers to offer any specific levels or types of health care benefits.
- **Wellness and Prevention:** NBGH's proposal encourages the public to take personal responsibility for their own health in order to prevent chronic disease. It also advocates to expand preventive and primary health care services.
- **Care Coordination:** The proposal would require health benefits and programs to use efficient care coordination and care management techniques in order to promote quality and ensure patient safety.
- **Health Information Technology (IT):** NBGH supports implementing a workable, secure nationwide electronic health information network, including electronic prescribing; secure, web-based access to patient information; and portable, electronic health records. Governments should foster efforts to ensure interoperability of this technology. NBGH does not have specific recommendations for how to achieve these goals.
- **Quality:** NBGH's proposal would require comparative effectiveness studies for new health care interventions, such as alternative treatment options. It would promote evidence-based medicine in health benefits and programs. The proposal supports the

adoption of pay-for-performance and value-based purchasing policies to align payments with quality improvement in public and private coverage. It would require measurement and monitoring of medical errors and the adoption of medical error reduction initiatives and safety process improvements. NBGH supports improving the effectiveness and efficiency of public programs.

- *Cost:* NBGH believes the government should avoid policies that make coverage more expensive. Coverage should include meaningful cost-sharing to guard against excessive and inappropriate utilization. NBGH supports medical malpractice reform, placing limits on damage awards, limiting attorneys' fees, changing the rules for expert witnesses, and curbing excessive and frivolous litigation.
- *Other:* NBGH's proposal would make readily available to consumers reliable information to enable comparisons of recommended treatments and treatment alternatives. It would also restrict tax-exempt financing to health care facilities in underserved areas, where facilities and equipment are truly needed.

**Proposal Date:** 2006

*Source: National Health Care Reform – The Position of the National Business Group on Health, [www.businessgrouphealth.org/pdfs/nationalhealthcarereformpositionstatement.pdf](http://www.businessgrouphealth.org/pdfs/nationalhealthcarereformpositionstatement.pdf).*