

UNIVERSAL COVERAGE:

WE CAN GET THERE FROM HERE

Everyone should have access to healthcare, no matter who you are, where you live or what your health condition may be. Our healthcare system isn't perfect. As we work to improve it, expand access to care and lower costs for everyone, it's important to remember some key facts.

TODAY

 **90%**
of Americans are covered¹

 **MORE THAN 50%**
of the uninsured are eligible for coverage under existing programs²

 **40%**
of uninsured adults are unaware of their state marketplace or healthcare.gov³

How we can expand coverage to the remaining 10 percent without disrupting coverage and care for the nearly 300 million Americans who already have health insurance:

Close current gaps: Most of the uninsured already are eligible for coverage, with financial assistance available. Many more are eligible for employer-based coverage. However, too many people simply do not know they can enroll and need to better understand why insurance is important. We must restore federal funding for outreach and education, encourage states to reinvigorate enrollment efforts and provide simpler paths to coverage.

Make coverage and care more affordable: No one who is purchasing coverage as an individual should pay more than 12 percent of income for health insurance. To achieve this, Congress should enhance tax credits for those purchasing on the exchanges and bolster credits for younger people in particular. We should also take steps to further reduce or eliminate out-of-pocket costs for lower-income individuals.

Address the high cost of chronic disease: 90 percent⁴ of every healthcare dollar is spent treating people with chronic conditions, most of which are preventable or can be better managed. Addressing chronic conditions requires: bringing down prescription drug prices, particularly through speeding the use of generics; emphasizing preventive and primary care; and undertaking a national initiative to address chronic disease with steps such as redoubling efforts to reduce tobacco use and combat obesity.

¹ Tolbert J, Orgera K, Singer N, Damico A, "Key Facts about the Uninsured Population" December 2019. <https://www.kff.org/uninsured/issue-brief/key-facts-about-the-uninsured-population/>
² Garfield R, Orgera K, "The Uninsured and the ACA: A Primer," Kaiser Family Foundation. January 2019. <http://files.kff.org/attachment/The-Uninsured-and-the-ACA-A-Primer-Key-Facts-about-Health-Insurance-and-the-Uninsured-amidst-Changes-to-the-Affordable-Care-Act>
³ Collins S, Gunja M, Doty M, "Following the ACA Repeal-and-Replace Effort, Where Does the U.S. Stand on Insurance Coverage?," September 2017. <https://www.commonwealthfund.org/publications/issue-briefs/2017/sep/following-aca-repeal-and-replace-effort-where-does-us-stand>
⁴ Centers for Disease Control and Prevention, "Health and Economic Costs of Chronic Disease," 2019 <https://www.cdc.gov/chronicdisease/about/costs/index.htm>