

## Health Care Reform

- HCSC along with the entire health insurance industry has been working in support of bipartisan health care reform. The health insurance industry has proposed guaranteed coverage for pre-existing conditions, discontinuing rating based on a person's health status or gender, coupled with an effective personal requirement for everyone to purchase insurance.
  
- HCSC has raised concerns about the significant unintended consequences of the proposed government-run plan. A government-run plan would dismantle employer-based coverage, thereby violating the shared commitment to ensure that those who like their current coverage can keep it. The government run plan would also add significant liabilities to the federal budget.
  
- HCSC is a strong advocate for reforms that control costs, extend coverage to all and improve quality. However, while HCSC supports reform that works to fix what is broken in our system, our company strongly believes reform must also preserve what works well, such as private-sector innovation including:
  - Chronic care management
  - Quality incentives for doctors and hospitals
  - Patient-centered care models
  - Affordable benefit designs that provide meaningful insurance coverage
  - Prevention and wellness programs
  
- We need a uniquely American approach to health care reform that builds on what is working in the current health care system. HCSC supports a public and private partnership to work together to enact bipartisan reform.