

# Outcomes from Roundtable on Equitable Access to Affordable and Comprehensive Health Insurance Coverage

# **Background**

On Tuesday, July 27, the National Health Council (NHC) hosted a Roundtable on advocating for equitable access to affordable and comprehensive health insurance coverage. This Roundtable, which is the first of three, is a follow-up to the NHC and the National Minority Quality Forum (NMQF) consensus statement, signed by 58 Chief Executive Officers in the NHC's volunteer health agency membership.



A group of diverse thought leaders from

across the health ecosystem had a robust discussion on issues that permeate our health care system regarding access to health insurance coverage. The agenda of the Roundtable focused on specific areas of policy that affect equity in access to insurance coverage, including:

- Quality of Coverage, including underinsurance and access to medication;
- Outreach & Enrollment, including making plans understandable and navigation of the process for enrollment;
- Medicaid, including the program as a target for state budget cuts and inequities between states due to the optional status of some Medicaid services; and
- Community Specific Issues, including immigration bans on coverage for five years and LGBTQ health care coverage.

The Roundtable participants began by identifying some fundamental principles that should guide all coverage policies to ensure equity. The principles are:

- There is a need to reduce the number of uninsured people;
- Access to insurance is directly linked to access to care; however, reforms are needed to ensure high-quality, comprehensive coverage and to ensure accountability of insurance coverage:
- We need to recognize and actively address both implicit and explicit bias in the health care system; and
- The system should be simplified to make it easier for individuals to access care and understand their coverage while still supporting a sustainable business model.

## **Policy Recommendations**

After careful consideration, the Roundtable participants identified two categories of policy priorities. The first category includes policy recommendations that can be achieved in the short term and are currently under consideration by Congress. The second includes issues that are a critical priority but need further review, policy development, and consensus-building to convince Congress to enact them. They are as follows:



#### **Short-Term Priorities**

- Increase support for patients navigating the health insurance system at the time of enrollment and after they have coverage
- Medicaid expansion in states that have not done so and/or a federal fallback for those in the Medicaid coverage gap
- Postpartum coverage extension in Medicaid

### **More Complex but Critical Issues**

- Policies to address administrative burden for enrollment for those who are eligible but remain uninsured
- Innovative payment models for high-cost therapies
- Policies that would simplify coverage, i.e., standard or no cost-sharing, consistent formularies
- Public reporting or plan/provider performance data, disaggregated by race/ethnicity to better assess quality and access
- Explore management processes through an equity lens

## **National Health Council Health Equity Initiative**

This was the first of a series of three Roundtables that the NHC will be hosting in 2021. The Roundtables are based on the issues identified in the Consensus Statement, which are:

- Advocate for equitable access to affordable and comprehensive health insurance coverage;
- Promote an inclusive, equitable, accessible, and high-quality care delivery system;
- Collaborate with the biomedical and health-services research and the health economics ecosystem to support equity in development and valuation of new and innovative treatments and services; and
- partner with organizations that have a track record in addressing social determinants of health to reduce health disparities.

Our health equity task force serves as advisors for our health equity initiatives by helping to ideate and prioritize the Roundtables, identify other member-facing resources, and advise the NHC on planning additional activities. Supporting the task force are four Roundtable work groups that will each focus on one of the issues outlined in our consensus statement. Two additional Roundtables, in addition to the July 27 session, are planned for later this year. For more information, visit www.nationalhealthcouncil.org/issue/health-equity/.