



## *Health Equity Initiative*

# **Equitable Access to Affordable and Comprehensive Health Insurance Coverage Policy Recommendations**

### **Background**

On Tuesday, July 27, 2021, the National Health Council (NHC) hosted a Roundtable on advocating for equitable access to affordable and comprehensive health insurance coverage. This Roundtable 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:

- The number of uninsured people must be reduced;
- Reforms are needed to ensure high-quality, comprehensive insurance coverage and to ensure accountability of insurance coverage;
- Recognize and actively address both implicit and explicit bias in the health care system; and
- It must be easier for individuals to access care and understand their coverage through simplifications to the system without undermining a sustainable business model.

## **Policy Recommendations**

NHC members identified two categories of policy priorities. The first category includes policy recommendations that can be achieved in the short term, including those that have been proposed in Congress or by the Administration. The NHC will raise the profile of health equity efforts throughout the health ecosystem. The second set of recommendations includes issues that are more complex and need Congressional and regulatory action, and private-sector partnerships to achieve.



### **Short-Term Priorities**

- Increase support for patients navigating the health insurance system at the time of enrollment and after they have coverage.
- Expand Medicaid in states that have not done so and/or create a federal fallback for those in the Medicaid coverage gap.
- Extend postpartum coverage extensions in Medicaid.

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

- Explore policies to address administrative burden for enrollment for those who are eligible but remain uninsured.
- Develop innovative payment models for high-cost therapies.
- Establish policies that would simplify coverage, i.e., standard or no cost-sharing, standard formularies.
- Improve data and data sharing to be comprehensive and consistent including data on things such as sexual orientation, gender identity, race/ethnicity, disability status, language, veteran status, and social needs (potentially through improved and better utilized medical billing Z codes that document SDOH data such as housing status, food insecurity, transportation access, etc.). It is important this be done in a way that protects patients' privacy and rights.
- Share this data across sectors outside of health while still respecting patients' privacy and rights (social services, corrections, transportation, etc.).
- Explore management processes through an equity lens.



## About the Health Equity Initiative

The NHC hosted a series of Roundtables 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.

The NHC's 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 were four Roundtable work groups that each focused on one of the issues outlined in our consensus statement.

The NHC would like to thank the many partner organizations, both NHC members and non-members, who assisted in developing this report. We would particularly like to thank the nearly 75 national organizations representing patient groups, providers, civil rights groups, insurers, the biopharmaceutical industry, medical education, and other sectors that had direct involvement in developing these priorities.

The National Health Council is able to do this important work with the support of our funders. Please join us in thanking the following organizations for their support:



For more information, visit <https://nationalhealthcouncil.org/issue/health-equity/>.