

Bill Richardson for President



Richardson Health Plan Executive Summary

Affordable and secure health insurance for every American should be our national goal. A system that denies people health care because they can't afford it flies in the face of America's core values of opportunity and security. Americans are demanding action and it is past time to live up to their expectations of what our country can, and must, accomplish.

THE RICHARDSON APPROACH:

1. Open up existing sources of affordable, portable coverage to more Americans:

- **Working families and small businesses** will be able to purchase coverage through the **Federal Employee Health Benefits Plan**.
- **Americans 55 and older** will be able to purchase coverage through Medicare. **Seniors and persons with disabilities** will also receive all of their care through Medicare, rather than multiple, uncoordinated, inadequate programs, as they do now.
- **Lower-income Americans** will obtain affordable coverage through expanded Medicaid and State Child Health Insurance (SCHIP) programs.
- **Veterans** will get access to the high-quality care they deserve, when they need it, without bureaucratic hassles.

2. Help families pay for coverage:

- **An advance refundable tax credit based on income** will help families obtain coverage through the FEHBP or Medicare.
- **All employers will be required to do their fair share** to contribute to a healthy and covered work force.
- **All Americans will be required to obtain coverage** once these reforms are in place.

3. Provide relief from high health costs by:

- **Passing a Medical Borrower's Fairness Act** to provide immediate relief to families forced to borrow to pay for medical expenses.
- **Streamlining health care administration** through common forms, common reporting requirements, and widespread use of health IT.
- **Investing in prevention** by addressing the root causes of chronic diseases.
- **Improving quality of care** through payment systems that reward performance

