



A comprehensive, fair and
reasonable plan to cover
all Americans.

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Today, **47** MILLION AMERICANS—
one in six—
ARE UNINSURED.

More than
9 million are children.

Health Coverage Passport is a plan that builds on what works in our current system and guarantees that all uninsured Americans can get quality health care coverage at a reasonable cost.

At the center of the plan are new **Health Coverage Passports (HCPs)** that help working families buy health insurance. In addition to HCPs, the plan strengthens public programs to enroll more of the lower-income uninsured and makes the cost of coverage fair for everyone purchasing insurance in a reformed individual market.

The Plan

The Federation of American Hospitals' Health Coverage Passport plan makes it possible for all Americans to get the coverage they need by:

- **Helping Those Who Need it Most**—providing assistance to all Americans, particularly to the neediest.
- **Preserving Existing Coverage**—sustaining coverage for those currently insured through employers and public programs.
- **Reforming the Market**—ensuring that quality coverage, similar to what is offered to federal employees, is available at a fair price.
- **Holding Everyone Responsible**—requiring every American to have health insurance.

How It Works

- For the neediest, eligible individuals and families are enrolled automatically in Medicaid and state Children's Health Insurance Programs (SCHIPs), in coordination with other public programs.
- For lower-income individuals and families, HCPs cover the full cost of employer-based premiums. For those unable to get employer-based coverage, HCPs cover the full cost of premiums for comprehensive insurance purchased in a reformed individual insurance market.
- For moderate-income individuals and families, HCPs cover a portion of the cost of employer-based premiums (assistance is based on income). Those who are unable to get employer coverage must purchase insurance in the individual market and can choose either to (1) use an HCP to help pay premiums or (2) claim a tax deduction for premiums.
- For other Americans not offered employer coverage, insurance purchased in the individual market becomes tax deductible, creating equity with employer-sponsored plans.

The Impact

- Nearly 98 percent of Americans will have health insurance.
- Quality coverage with full benefits will be the norm.
- All Americans can get the health care they need when they need it.

Get the details at www.fah.org/passport