#### NATIONAL CENTER FOR POLICY ANALYSIS

# Ten Steps to Better Health Care Reform

### I. Establish Equality Under the Law

- 1. Every Medicare enrollee treated the same
- 2. Every Medicaid enrollee treated the same
- 3. Every taxpayer treated the same

#### II. Repeal Individual and Employer Mandates

- 1. Replace with a fair and efficient system of economic incentives
- 2. All insurance receives the same subsidy regardless of where it is purchased
- 3. Every individual receives the same subsidy regardless of how insurance is obtained

## III. Give Seniors Some of the Same Opportunities Young People Have

- 1. Give all seniors access to Medicare Advantage plans
- 2. Make it easier for seniors to remain in their previous employer's plan
- 3. Give seniors access to Health Savings Accounts
- 4. Allow Medicare providers to implement cost-reducing, quality-improving changes
- IV. Allow Health Insurance to be Sold Across State Lines
- V. Encourage Personal and Portable Insurance
- VI. Allow Private Insurance Alternatives to Medicaid and S-CHIP
- VII. Allow Special Health Savings Accounts for the Chronically Ill
- VIII. Allow Health Insurance Plans to Specialize in Solving the Problems of the Chronically Ill
  - IX. Allow Employers and Their Employees to Prefund Post-Retirement Health Care
  - X. Enact Sensible Malpractice Reform

