



# A New Vision for Health Care

by The Goodman Institute

1. Everyone should have access to the best care the American health care system has to offer, regardless of income, assets, insurance coverage or health care status.
2. The purpose of private health insurance is to protect income and assets, not to get access to health care.
3. People should be free to buy health insurance that meets their financial and health care needs, instead of being forced to buy insurance they do not want and cannot afford.
4. Government should provide financial assistance to enable people to buy health care and health insurance; the amount should be the same for everyone at the same age and income level; and a comparable amount should be allocated even for people who elect to remain uninsured.
5. Government financial assistance should be neutral with respect to (1) the choice of individual or employer purchase of health insurance; (2) the choice of third-party insurance versus individual self-insurance by means of a Health Savings Account; and (3) the choice to insure or not insure.
6. Public and private risk adjustment should make the sick just as financially attractive as the healthy to health plans – unlike the current system which gives plans perverse incentives to attract the healthy and avoid the sick.



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7. People who maintain continuous coverage should be able to renew their coverage or switch to other plans without financial penalty for a pre-existing condition.
8. In buying health care and health insurance, people should be able to reap the full benefits of competitive marketplace.
9. A fully funded safety net should meet any needs that are not met by the private sector.
10. The only remaining purpose of government is to ensure that a competitive market exists to meet patient needs at the highest level of quality and the lowest level of cost.