

Having Our Say!

Communities of Color's Stake in Health Care Reform

Making Health Care Reform Effective and Accessible for Communities of Color in California

High quality, affordable health care is central to the strength of our state and to the ability of all Californians to reach their full potential. Unfortunately nearly seven million Californians do not have health insurance. Millions more are faced with escalating health care costs, resulting in the loss of or inadequate health care coverage.

Communities of color have a vested interest and significant stake in health care reform, as they are more likely to be uninsured.¹ Lack of health care coverage contributes to delays in medical services, mounting medical debt and bankruptcy, increased suffering, and the premature onset of chronic illnesses and death. The critical consequences of the lack of access are seen in ever-increasing racial and ethnic health disparities. Ensuring that everyone has health care coverage is critical to the future health and economic vitality of our families, our communities, and our state.

Over the next twenty years, California will undergo fundamental demographic shifts -- changing the needs of our state's infrastructure and economy.² This year policymakers have an opportunity and responsibility to develop comprehensive and affordable health care options to ensure that every Californian is healthy and productive. With these major policy transitions on the horizon, the Having Our Say coalition, representing communities of color, has identified the following key principles that are essential to providing equal access to quality health care.

Health Care Principles

Any acceptable health care reform must:

1. Provide universal and affordable health care coverage for all Californians.

- Health care coverage must be affordable for all residents regardless of immigration status.
- Health insurance must be comprehensive with an emphasis on prevention. Insurance should not be bare bones or solely catastrophic coverage.
- Financial assistance must be ample to ensure that individuals and families are not unduly burdened when purchasing health insurance.

2. Assure access to equitable, high quality health care for all.

Quality health care should include:

- Access to comprehensive and uniform benefits that include prevention, dental, vision, mental, reproductive and sexuality health coverage
- Culturally and linguistically competent health care services at all levels;
- Timely access to primary, preventive and emergency care services;

¹ "Health Insurance in California: Findings from the 2003 California Health Interview Survey," UCLA Center for Health Policy Research, Aug 2005.

² "CA 2025 It's Your Choice." Public Policy Institute of California. 2005

- Access to one's choice of health care provider;
- Geographic access and transportation options; and
- Promotion of quality through the recruitment, training, and support of diversity in the health care workforce.

In order to ensure the fair and equitable delivery of health care services, as well as to monitor and hold government, health plans, hospitals, and providers accountable, data and reporting standards must be developed to include the collection of patient data by race, ethnicity, gender, primary language, age and other critical demographic information.

3. Ensure equity of responsibility based on financial resources.

- **Health care reform** requires coordination and participation among government, employers, providers, health insurance plans, individuals and families.
 - Each stakeholder's responsibility and participation should be based upon their available resources.
- **Government** should maximize state and federal resources to assist low-income individuals and families in purchasing health care coverage.
 - Health care coverage provided through government-sponsored programs should continue providing the current level of benefits, services, and consumer protections.
- **Employers** should commit to providing quality health care coverage that includes affordable cost sharing for employees.
 - As such, an employer's contribution should be proportional to the size and payroll of his or her business.
- **Health plans and providers** must be held responsible for providing affordable and equitable insurance products.
 - Health plans must ensure that enrollees' premiums are used for direct health care services with minimal administrative costs.
 - All insurance products must contain consumer protections.
- **Individuals and families** should have the right to affordable and accessible health care coverage, and not be forced to choose between purchasing health insurance and other basic necessities.

4. Assure an efficient health care system to sustain universal coverage.

- California's health care system is only as strong as its safety net. Therefore, adequate funding must be assured to strengthen and enhance the safety net, which includes community clinics and public hospitals.
- The state must maximize resources, including state and federal dollars, as well as employer and individual contributions, to reinforce the health care system and its infrastructure.
- California should utilize the strength of its purchasing power to control costs, promote quality and ensure equity.
- Insurance reform is necessary to ensure that health insurance products are affordable, equitable, and sustainable over the long term.

5. Prioritize the creation of healthy communities.

- Pay-for-performance measures and incentive programs must be linked to improvements in community health and increasing prevention efforts.
- Health prevention efforts should:
 - Increase the availability of healthy foods in communities and schools;
 - Increase opportunities for physical fitness for all ages;
 - Support public education campaigns that provide communities with information and tools to make healthy decisions; and
 - Enhance access to open space.
- Statewide standards for workplace wellness policies and environments should be established.
- Local and regional development and planning should incorporate the health impacts of the built environment.