



### Council Overview

The Council for Affordable Health Coverage (CAHC) is a broad-based advocacy alliance with a singular focus: bringing down the cost of health care for all Americans.

### Mission

CAHC members believe that the cost of health coverage is too high and growing too fast. CAHC promotes policies that lower health costs through increased competition, informed consumers, and more choices to help promote access to affordable coverage.

### CAHC Advisory Board

The CAHC Advisory Board is comprised of nationally recognized experts who provide critical guidance and advice to CAHC members and the executive management team on health policy proposals and organizational issues.

### CAHC Foundation

The CAHC 501(c)(3) Foundation conducts research and examines the causes and impacts of medical cost growth, publishes papers, hosts conferences, and develops policy to address rising health costs.

### CAHC Members

- Aetna
- American Academy of Ophthalmology
- Biotechnology Innovation Organization
- Blue Cross Blue Shield of Minnesota
- Cigna
- Communicating for America
- CVS Health
- Express Scripts
- Fringe Benefit Group
- GlaxoSmithKline
- Health Sherpa
- Healthcare.com
- Healthcare Leadership Council
- International Franchise Association
- National Association of Manufacturers
- National Association for the Self-Employed
- National Grange
- National Patient Advocate Foundation
- National Retail Federation
- Pharmaceutical Care Management Association
- Retail Industry Leaders Association
- Sanofi
- Small Business and Entrepreneurship Council
- The Latino Coalition
- U.S. Chamber of Commerce
- WEX Health

### Health Care Costs are Skyrocketing



1.

Health care spending continues to grow faster than the economy.<sup>1</sup>

2.

Premiums for workplace coverage are rising roughly three times as fast as wages.<sup>2</sup>

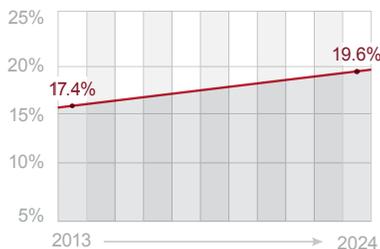
3.

As a result, by 2030, the average family will spend more than 50% of their income on health care.<sup>3</sup>

**These unsustainable costs are too high and are growing too fast.**

#### Health Spending

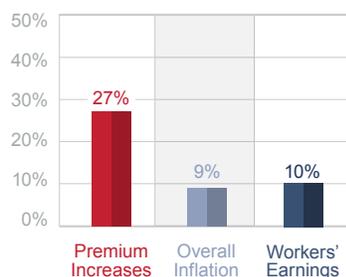
(as % share of GDP)



For 2014-2024, health spending is projected to grow at an average rate of 5.8 percent per year and 1.1% faster than GDP per year.

#### Health Premiums

(for workplace coverage from 2010-2015)



Employers are committed to offering health benefits, but many struggle to pay for rising costs.

#### Health Costs

(as a % of the typical family's income)



If family health costs had grown at the same rate as GDP since 2002, family income in 2015 would have been an average \$10,479 higher.



## Current Initiatives and Policy Efforts

CAHC supports specific, solutions-oriented initiatives to reduce health cost growth.

- 1 **Encourage Medication Adherence:** Our Prescriptions for a Healthy America campaign supports improved medication adherence **with potential savings of \$300 billion every year.**
- 2 **Improve Prescription Drug Access:** CAHC has brought diverse stakeholders together to rally around market-based reforms that improve prescription drug access while **lowering national healthcare expenditures by up to \$71 billion a year.**
- 3 **Health Market Reform:**
  - + **Expand health options for small businesses,** including Health Reimbursement Arrangements and Health Savings Accounts
  - + **Increase flexibility for states,** through meaningful reforms to the Affordable Care Act's Section 1332 waiver program
  - + **Reduce reporting burdens** on employers
  - + **Create** next generation exchanges to improve enrollment process and competition.

## Recent Successes

- + **Small Business Health Care Relief Act (Provision in 21st Century Cures- P.L. 114-255):** CAHC helped develop legislation to protect small employers who offer benefits to workers through voluntary Health Reimbursement Arrangements from outrageous IRS fines.
- + **PACE Act (P.L. 114-60):** CAHC led advocacy efforts to allow states to maintain the current small group market definition in order to prevent an 18% premium increase and major disruptions for small and mid-sized businesses.
- + **Small Group Deductible Cap (P.L. 113-93):** CAHC directed efforts to repeal the ACA's statutory cap on deductibles for health plans in the small group market, lowering premiums for small businesses and their employees.
- + **Data Sharing (P.L. 114-10):** CAHC's Clear Choices Campaign successfully advocated for a MACRA provision that provides expanded access to Medicare and commercial claims data to support big data projects that pinpoint cost problems and solutions.

## Products and Services

Our staff works on a number of products and services to meet the needs of our members, including:



### + Advocacy

We create strategies and employ tactics to pen bills, to modify regulations, or to prevent damaging laws from being enacted.



### + Policy Development

We develop creative policy solutions, regulatory analyses, comment letters, and White Papers.



### + Visibility and Education

We host briefings and issue summits with national experts on major policy issues.



### + In the Loop Updates

We collect information and provide intelligence via weekly calls, email updates, and monthly meetings.

## Join Us

Runaway medical spending is adversely affecting a range of national indicators, from economic competitiveness, to public sector fiscal balances, to national employment levels, to household living standards. Indeed, correcting what many see as symptoms of national decline requires looking no further than our broken health care delivery and financing systems.

We offer several levels of membership to fit your needs and offer tax-deductible investment opportunities in our Foundation's research portfolio.

Contact [Jonathan.Frank@cahc.net](mailto:Jonathan.Frank@cahc.net) to learn more about what we do and how to get involved.

### 1 "National Health Expenditure Projections 2014-2024."

Centers for Medicare and Medicaid Services, 30 Jul 2015. <https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/NationalHealthExpendData/Downloads/proj2014.pdf>.

### 2 "2015 Employer Health Benefits Survey."

Kaiser Family Foundation, Sep 2015. <http://kff.org/health-costs/report/2015-employer-health-benefits-survey/>

### 3 "2015 Milliman Medical Index."

Milliman, May 2015. <http://www.milliman.com/uploadedFiles/insight/Periodicals/mmi/2015-MMI.pdf>



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**HEALTH COVERAGE**