

## Proposed Principles of Affordable Health Care

A focus on affordable health care:

- moderates the rate of cost growth.
- monitors all health care related spending per household, including premium contributions and all out-of-pocket spending (deductibles, cost-sharing obligations, and other health care expenses).
- can be defined as a maximum percent of income annually per household.
- means that households can obtain the necessary health care to maintain good health without sacrificing basic needs and without incurring unreasonable levels of debt.
- means that health insurance coverage must provide an adequate benefit package with a defined set of services. Gaps and cliffs in coverage should be reviewed and addressed regularly with regulation and law updates.
- does not simply shift costs from one group to another.
- does not overburden employers.