



CAHI PRINCIPLES

The Council for Affordable Health Insurance (CAHI) was formed in 1992. At the time, the founders believed that a new, clear voice was needed to advocate market-oriented solutions for the health insurance industry. And while the issues and players may have changed over the years, the need for principled, free market health care solutions is just as important today as it was more than a decade ago.

CAHI members include risk bearing and marketing companies, reinsurers, actuaries, physicians, insurance producers and others who share the same free market focus.

CAHI's 8-Point Plan

- **Tax Fairness.** *Equalize the tax treatment for individuals purchasing health insurance.*
- **Personal Responsibility.** *Increasing consumer participation in health care decisions.*
- **Guaranteed Access.** *Everyone should have access to health insurance along with the opportunity maintain continuous coverage.*
- **Premium & Pricing.** *Reasonable regulation of insurance rates should be established.*
- **Liability & Responsibility.** *Enact sensible medical malpractice reforms in order to discourage frivolous lawsuits.*
- **Disclosure.** *Patients should be informed of the cost of treatment in advance and have a stake in paying for it.*
- **Education.** *Well-informed consumers make better health care decisions.*
- **No Mandated Benefits.** *Consumers should be able to purchase insurance coverage that best meets their needs, rather than being forced to pay for benefits dictated by the political system.*

GUIDED BY PRINCIPLES

At its founding, CAHI adopted a plan outlining the principles that would guide its evaluation of policies shaping the delivery and financing of health care. The Eight Point Plan has withstood the test of time and continues to guide the organization's activities.

What's the process for putting our principles into practice? First, suggestions and proposals are given to our Research & Policy Committee, which must craft policy positions that are consistent with our Eight Point Plan and free market ideology. Then position papers are drafted that explain the issue(s) and recommend possible solutions. These papers guide the work of other standing committees dealing with the practical aspects of the problems. One very important note: CAHI's horizontal organizational structure allows this process to move very quickly, often within days. That means that we can address issues immediately when necessary.

PRINCIPLES BECOME ACTION

Moving from policy to advocacy occurs through a committee structure guided by our federal and state affairs committees, and supplemented with topic-specific committees -- such as the MSA Working Group, Medicare Working Group and Senior's Issues -- when the situation dictates. These committees hammer out specific strategies and tactics in conjunction with actuaries and CAHI management and then participate in plan execution.

PRINCIPLES BECOME LEGISLATION

Since its founding, CAHI has played an active lobbying role at both the federal and state levels. Knowledge precedes action, so CAHI constantly monitors *all* federal and state legislative activity and informs the members *daily* of new and pending health care legislation.

When important legislative issues arise, CAHI activates its network by immediately issuing an Action Alert to all its members and partners. If needed, a conference call will be set up to discuss appropriate action.

We believe that our efforts were responsible for numerous policy and legislative victories that have limited government intrusion in the health insurance marketplace and expanded consumer choice. Without CAHI's voice and efforts, health insurance and the health care system would be significantly different -- and much worse.

PRINCIPLES BECOME PARTNERSHIPS

The U.S. is rapidly approaching a health care crossroads: we will either move toward a government-run, single-payer system or we will embrace a consumer-driven system that emphasizes choice, competition and consumer control. CAHI believes that only the latter option will ensure quality health care at an affordable price for all Americans. If you believe that too, then we need you to join with us in the fight for affordable health insurance.