

## NATIONAL HEALTH CARE REFORM



# Health Insurance for All Americans is a Priority.

## *Part I of V: A Perspective from Greater Kansas City's Largest Insurer*

At Blue Cross and Blue Shield of Kansas City, we're listening intently to your thoughts and concerns about health care and the proposed reforms now before Congress. In this first in a continuing series, we'd like to take the opportunity to address some of the key issues surrounding this complex and rapidly evolving issue.

### **We Support Coverage for All Americans.**

- We support the President and Congress in their goal of covering all Americans, and the conclusion that an individual mandate will be required.
- Coverage for the uninsured is a critical element in controlling costs and improving the nation's health.
- Under present arrangements, insured groups and individuals pay the cost for treating the uninsured, as physicians and hospitals understandably charge paying customers more to compensate for those who can't or don't pay at all.
- This inequity translates to family premiums costing \$1,000 more per year than they otherwise would at Blue Cross and Blue Shield of Kansas City.

### **We Support Health Insurance Reforms.**

Blue Cross and Blue Shield of Kansas City and our national Blue Cross and Blue Shield Association have long supported most insurance reform measures under consideration by Congress, such as:

- Guaranteeing the issue of coverage — regardless of health status;
- Bans on “pre-existing condition” exclusions;
- Bans on using a person's health status to set premium rates; and
- Subsidies for those who can't afford health insurance and meaningful individual requirements to make sure everyone participates, like Social Security and Medicare.

Beyond this public support, we have been working with congressional groups in providing expert assistance to achieve these goals, which will make our industry even more responsive to public needs.

### **We Support Comprehensive Bipartisan Action.**

- Blue Cross and Blue Shield of Kansas City reaffirms our long-standing commitment to comprehensive bipartisan reform of the health care system this year.
- We have proposed extensive solutions and are supporting comprehensive changes to our own industry to ensure that everyone has coverage.
- We support market-based solutions that build on our long service to the Kansas City community.
- Our not-for-profit company was created by local physicians and hospitals 70 years ago to provide affordable hospital and physician services to this community. We stand ready to work with Congress and the White House to continue our distinguished record of service to the Greater Kansas City community and to the nation.

Yours truly,

*Tom Bowser*

Tom Bowser  
President and Chief Executive Officer  
Blue Cross and Blue Shield of Kansas City



**BlueCross BlueShield  
of Kansas City**

An Independent Licensee of the  
Blue Cross and Blue Shield Association

More information available at [www.KCHealthCareReform.org](http://www.KCHealthCareReform.org)