

Improving Private Health Options

Focus on People Instead of Industry

A decade of Obamacare changed how insurance companies were paid but did not help substantially more Americans obtain private coverage or improve their health. The next administration should focus on how to give Americans the tools to effectively and efficiently meet their health needs instead of just devoting more resources to industry incumbents.

1. **Stop throwing good money after bad** and break the cycle of repeatedly expanding Obamacare subsidies to insurance companies despite underwhelming results.¹
2. **Expand high-quality, affordable coverage options** by providing health insurance options outside of Obamacare² and allowing employers to join together to offer more attractive plans.³
3. **Give Americans more control** by providing them the option to directly receive federal cost-sharing assistance as a deposit into a health savings account (HSA) instead of the current method of just sending that money to insurance companies.⁴
4. **Allow Americans to keep more of their own money** for future health expenses by adopting more flexible standards on which insurance plans can be paired with an HSA that allows for tax-free savings.
5. **Promote transparency** to enable Americans to know prices *in advance* of receiving care by building on the Trump administration's groundbreaking price transparency initiative, including improving the unsatisfactory compliance by the health care industry.⁵
6. **Empower medical workers** by breaking down the barriers preventing Americans from getting appropriate medical education and those stopping clinicians from practicing to the full extent of their training.⁶

¹ Daniel Cruz and Greg Fann, "The Shortcomings of the ACA Exchanges," Paragon Health Institute, September 2023, <https://paragoninstitute.org/research-paper-page-cruz-fann-shortcomings-of-the-aca-20230914/>.

² Brian Blase, "Short-Term Health Plans, Long Term Benefits," Paragon Health Institute, September 2023, <https://paragoninstitute.org/research-paper-page-brian-blase-short-term-health-insurance-20230906/>.

³ Kev Coleman, "Small Business Health Insurance Equity Through Association Health Plans," Paragon Health Institute, April 23, 2023, <https://paragoninstitute.org/policy-brief-ahps-small-businesses-kev-coleman/>.

⁴ Brian Blase et al., "The HSA Option," Paragon Health Institute, November 2022, <https://paragoninstitute.org/the-hsa-option/>.

⁵ Theo Merkel, "Health Care Price Transparency," Paragon Health Institute, August 2023,

<https://paragoninstitute.org/research-paper-page-theo-merkel-price-transparency-recommendations-20230802/>.

⁶ Theo Merkel, "Response to Senate HELP Committee RFI on Workforce," Paragon Health Institute, March 20, 2023, <https://paragoninstitute.org/paragons-theo-merkel-responds-to-senate-request-for-information-on-shortages-in-the-health-care-workforce/>.