



About The National Center for Coverage Innovation at Families USA

November 2018

What is the National Center for Coverage Innovation (NCCI)?

NCCI is a Families USA initiative dedicated to helping state and federal policymakers and consumer leaders develop and implement innovative approaches to expand and improve health care coverage. NCCI's mission will be complete when every family in America has health coverage that provides the financial security and affordable access to health care that people need to thrive.

What distinguishes NCCI from other health policy initiatives?

NCCI will relentlessly pursue creative, pragmatic solutions that expand and strengthen health coverage, seeking the bipartisan support that makes policy gains truly sustainable. NCCI advocates incremental reforms that tangibly benefit people's lives in the near term while it collaborates with diverse state and national partners to build longer-term consensus around bolder transformation. NCCI combines cutting-edge thought leadership, analysis, and technical assistance with the full spectrum of proven advocacy tools that have helped Families USA build a 37-year track record of success improving the health and health care of our nation's families at the federal, state, and community levels.

Why focus on coverage?

Health coverage does two things: It helps people obtain the care they need to lead healthy lives, and it protects against the often crushing financial burdens of uncovered medical expenses. Coverage is a fundamental building block upon which many other health interventions depend.

After the Patient Protection and Affordable Care Act (ACA) was signed into law, our country took enormous strides, reducing the number of uninsured by [20 million people](#)—but the work is far from complete. Approximately [38 million people](#) still lack health insurance, 75 percent of whom qualify for, but are not enrolled in, Medicaid, the Children's Health Insurance Program (CHIP), or marketplace coverage. Disproportionately people of color and low-wage, working families, the remaining uninsured need practical solutions that provide affordable coverage and care. Further, many people have insurance, but their coverage includes deductibles and other cost-sharing that impose heavy financial burdens and block access to essential treatment. Thirty percent of Americans report that [health care costs make it difficult](#) to pay for basic necessities like food, heat, and housing, and nearly one in four adults under age 65 (23.3 percent) still [goes without necessary medical care](#) because of cost.



What do we mean by “innovation”?

Nearly a decade after the federal ACA debate began, much of the policy conversation around coverage has grown stale. Many leading proposals are recycled from the ACA or older debates that long predated the ACA, such as ideas for short-term plans, association health plans, and health savings accounts. Policymakers desperately need fresh and feasible solutions that can gain traction in ever-changing state and national health policy environments. NCCI is founded on the conviction, grounded in its leaders’ experience, that creative, open engagement among diverse stakeholders and policymakers can yield new and effective solutions that achieve widely shared goals for expanding and improving health coverage.

Why launch NCCI now?

Following several years of major national debate over health care, 78 percent of Americans, including majorities in both parties, now believe that “the government should help make sure that everyone has access to affordable, quality health care.” Mid-term elections that ended congressional threats to Medicaid and comprehensive coverage (at least for now) have opened the window more widely for states to test new approaches that could point the way for the rest of the country. During the next two years, some key federal lawmakers, in both parties, are likely to seek practical solutions to help their constituents. Vigorous state-level experimentation; incremental federal policy improvements; and quiet, national consensus-building are essential so that, if opportunities materialize that permit significant, national progress, advocates, stakeholders, and policymakers are ready to move quickly.

How is NCCI structured?

Led by Families USA Senior Fellow Stan Dorn, a nationally respected health policy thinker, NCCI deploys issue-specific teams that integrate experts in communications, messaging, partnership engagement, campaign strategy, policy, and federal relations to work with state and federal policymakers on targeted innovations to expand and improve coverage. NCCI is an ongoing project within Families USA that leverages the organization’s demonstrated capacity to achieve results at multiple levels of government.

Why is Families USA the right home for this initiative?

Families USA has long been one of the country’s foremost voices for health care consumers. Our recent successful leadership of major federal battles to extend and then defend health coverage gains built on decades of work at the national, state, and community levels to make the best health and health care accessible and affordable for all our nation’s families. In state capitols, Families USA played a critical role in Medicaid expansion campaigns in Idaho, Nebraska, Utah, and Virginia; successful state legislative efforts to attack unaffordable prescription drug costs in California, Maryland, and Oregon; and the enactment of state legislation to eliminate surprise medical bills in Maryland and Missouri—all during the past two years alone.



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Families USA combines this demonstrated track record of state and federal policy impact with thought leadership that pioneers innovative and often bipartisan measures to expand and improve coverage. For example:

- » In [Maryland](#) and [New Mexico](#), Families USA is playing a central role in developing and promoting a “health insurance down payment plan” to replace the expiring federal enforcement of the ACA’s individual mandate. Instead of simply penalizing the uninsured, the proposed approach will enroll them in Medicaid, CHIP, and private coverage whenever possible, enabling consumers to convert their penalty payments into “down payments” that help them buy insurance.
- » Families USA reached out to leading conservatives from the American Enterprise Institute and Stanford University’s Hoover Institution to jointly develop proposals for automatic enrollment that could cover millions of uninsured. [Published in the Health Affairs Blog](#), the resulting paper quickly garnered considerable interest from bipartisan thought leaders and policymakers, and congressional discussions of the proposed ideas are under way among members of both parties.

NCCI translates this kind of innovative thought leadership into real policy change by leveraging Families USA’s deep and longstanding relationships with leading consumer groups, executive branch officials, legislators, industry stakeholders, and other thought leaders in state capitols and Washington, D.C. These relationships permit the rapid-cycle development of new policy ideas by seeking quick feedback from diverse private- and public-sector experts at the national and state levels. Those relationships also allow immediate engagement when federal or state policy opportunities arise, quickly bringing into play Families USA’s skills in deploying the full spectrum of advocacy tools.



How will NCCI bring about state-level change?

NCCI is collaborating with community leaders, advocates, and lawmakers on intensive campaigns to enact particularly promising coverage innovations in a handful of states, while assisting states across the country on a broader range of coverage approaches. This work focuses on strategies that lower health care costs for people who already have insurance by increasing the number of people with high-quality coverage. As is Families USA's hallmark, NCCI follows the lead of its state partners, both in identifying priorities and applying specific strategies and tactics. NCCI's contributions vary by state and issue; each campaign integrates multiple components chosen from a broad menu of Families USA's organizational strengths:

- » **Policy support**—Model legislative language, policy-option analyses that identify key trade-offs, policy research (including analyses of survey data and academic research), estimates of proposals' impact on costs and coverage, fact sheets, briefings, and legislative testimony.
- » **Communications support**—Editorial board meetings and calls, op-ed pieces, news releases, in-person and virtual media events, public opinion research, messaging memoranda, customized graphics to share on social media, and “explainer” infographics.
- » **Partnership support**—Engagement of Families USA's grassroots and “grass-tops” networks, helping to convene officials, advocates, legislators, and interest group stakeholders to find areas of common ground, and helping to build or strengthen coalitions.
- » **Elevating consumer voices**—Deploying Families USA's Storytelling Initiatives Department to find compelling examples of consumers potentially affected by pending policy proposals and highlighting their stories across multiple forums to educate both the public and policymakers.
- » **Interstate peer support**—Regularly convening telephone and in-person conversations among state leaders to explore common issues and emerging challenges, share strategic and policy insights, and obtain technical support from experts at Families USA and other national organizations.

How will NCCI bring about federal change, in addition to state-level progress?

Applying Families USA's formidable federal relations skills, strong partnerships, and experience helping develop and manage effective coalitions, NCCI is building stakeholder engagement by communicating regularly with major national consumer and industry groups, thought leaders, staff in the administration and Congress, and elected officials.

NCCI is pursuing a two-track national strategy for 2019 and 2020. One track advocates vigorously for bipartisan initiatives that may have a reasonable chance of near-term adoption. The other lays the foundation for larger-scale change farther down the road. On this second track, NCCI is likely to support bold legislation in 2019–2020 that paints a vision for the future, but the more important part of this work involves consensus-building among key players that paves the way toward enactment of major coverage improvements as early as 2021.



NCCI's federal activities will use Families USA's successful national campaign structure. That structure integrates the development and maintenance of powerful and diverse coalitions with collaborative leadership mechanisms through which Families USA and its allies

- » Hold direct, impactful conversations with key elected officials and staff.
- » Provide targeted, timely policy analysis, including impact estimates tabulated by state and Congressional district.
- » Equip constituents to communicate effectively about how they would be affected by policy proposals.
- » Secure media coverage of messages and stories that strengthen popular support and defuse concerns.

Is it realistic for NCCI to seek bipartisan support for proposals to strengthen health care coverage?

NCCI's leaders believe the next two years may provide opportunities for bipartisan progress. Divided government gives leaders from both parties an incentive to prove they can get things done; this now requires working together across party lines. Moreover, health care was by far the most important issue on voters' minds during the 2018 mid-term elections, so elected officials may be looking for opportunities to show their support for strengthening constituents' access to affordable coverage and care. Most fundamentally, many leaders in both parties agree that current coverage systems are not working as they should. This opens the door to innovative policy solutions—large and small—that improve the daily lives of the insured and uninsured alike by bringing additional people into the circle of coverage.

