

**SENATOR MICHAEL B. ENZI**  
**TEN STEPS TO TRANSFORM HEALTH CARE IN AMERICA**

*Building on Market-based Solutions and  
Strengthening Current Insurance Programs*

1. Eliminates unfair tax treatment of health insurance for all Americans, thereby expanding choices, coverage, and control over your health care
2. Increases affordable options for working families to purchase health insurance through a standard tax deduction
3. Ensures affordable health insurance to low-income individuals through a refundable, advanceable, assignable tax-based subsidy
4. Provides cross-state pooling to reduce health care costs and increase accessibility for small business owners, unions, associations, and their workers, members, and families
5. Blends the individual and group market to extend important HIPAA portability protections to the individual market so that insurance security can better move with you from job to job
6. Emphasizes preventive benefits and helps individuals with chronic diseases so America will finally have health care and not sick care
7. Gives you the choice to convert the value of your Medicaid and SCHIP program benefits into private health insurance, putting you in control of your health care, not the Federal government
8. Saves lives and money by better coordinating health information technology to improve health care delivery
9. Increases access to primary care in rural and frontier areas by helping future providers and nurses pay for their education, and gives seniors more options to receive care in their homes and communities
10. Decreases the sky-rocketing cost of health care by restoring reliability in our medical justice system through State-based solutions