



NABIP is proud to announce the creation of the **American Healthcare Consumer Bill of Rights**. This serves to protect and uphold the rights of every American to access affordable, high-quality healthcare. It is our fundamental belief that healthcare should be **comprehensive, equitable, and compassionate** for all individuals. The NABIP Consumer Bill of Rights outlines **10 key articles** that serve as a guiding framework to ensure that healthcare remains privately accessible and affordable for all Americans.

### **Preamble:**

We, the people of the United States, recognizing the importance of access to affordable high-quality healthcare, hereby establish this American Healthcare Consumer Bill of Rights. It is our fundamental belief that every individual deserves the right to obtain healthcare that is comprehensive, equitable, and compassionate. This bill serves to protect and uphold these rights for all Americans.

### ***Article I: Right to Access Affordable Healthcare***

1. Every American shall have the right to access affordable healthcare that meets the Consumer's needs, regardless of age, gender, race, ethnicity, socioeconomic status, or pre-existing conditions.
2. The healthcare sector shall strive to ensure that essential healthcare services, including preventive care, medical treatments, medications, and mental health and substance abuse disorder services, are accessible and affordable for all individuals.

### ***Article II: Right to Quality Care***

1. When accessing healthcare, every American shall expect to receive quality healthcare services that meet or exceed established standards of care that are transparent and clinically appropriate.
2. Healthcare providers and institutions shall be held accountable for maintaining the highest levels of quality, safety, and efficacy in their practices.

### ***Article III: Right to Privacy and Confidentiality***

1. Every American shall have the right to privacy and confidentiality in all healthcare-related matters.
2. Healthcare providers and institutions shall protect the privacy and confidentiality of patients' medical information, adhering to strict standards and regulations.

### ***Article IV: Right to Individual Autonomy***

1. Every American shall have the right to make informed decisions regarding their healthcare, including the right to refuse or consent to medical treatment.
2. Healthcare providers shall respect and honor the autonomy of patients, providing them with all relevant information to make informed decisions about their health.

### ***Article V: Right to Health Equity***

1. Every American shall have the right to healthcare that is equitable, just, and free from discrimination. The healthcare sector shall take necessary measures to address and eliminate health disparities, ensuring that underserved populations have equal access to healthcare resources and services.
2. Create awareness of social determinants of health, including economic stability, education access and quality, neighborhood and physical infrastructure, social and community context.

### ***Article VI: Right to Health Education***

1. Every American shall have the right to access comprehensive health education and information to promote personal well-being and prevention of diseases.
2. The healthcare sector shall prioritize health education programs, including public health campaigns, to empower individuals with the knowledge to make informed decisions about their health.

### ***Article VII: Right to Affordable Medications***

1. Every American shall have the right to access affordable medications necessary for their health and well-being.
2. The healthcare sector shall implement policies to ensure the affordability and availability of essential medications, including the oversight and transparency of drug prices and the promotion of generic/biosimilar alternatives.

### ***Article VIII: Right to Emergency Care***

1. Every American shall have the right to emergency medical care without fear of financial hardship.
2. Healthcare providers shall be obligated to provide emergency care to all individuals in need, regardless of their ability to pay, ensuring that no one is denied life-saving treatment due to financial constraints.

### ***Article IX: Right to Healthcare Advocacy***

1. Every American shall have the right to an effective and accessible healthcare advocacy system.
2. Every American shall have the right to complain, refer concerns, grievances and pursue expedited appeal of coverage determinations.
3. The government shall establish mechanisms for individuals to seek assistance and resolve grievances related to their healthcare, ensuring that their rights are protected and upheld.

### ***Article X: States Rights***

1. Consumers access healthcare and insurance markets locally.
2. Each state regulates the healthcare and insurance markets and is charged with protecting the consumer.
3. States will embody these principles of consumer protection and be permitted to have oversight within the healthcare eco-system within its state borders, except to compete directly with the private healthcare market.

### **Conclusion:**

The NABIP American Healthcare Consumer Bill of Rights serves as a guiding framework to ensure that healthcare remains privately accessible and affordable for all Americans. It is a commitment to promoting health, dignity, and equality, and it is the responsibility of all individuals and the healthcare sector to uphold and protect these rights.