

Fund Patients, Not the System!

# THE PERSONAL OPTION

Quality, affordable  
health care you can trust.





FUND PATIENTS, NOT THE SYSTEM:

# A Personal Option Campaign

Do you feel helpless when dealing with the U.S. health care system?

A majority of American voters (56%) feel helpless when dealing with the U.S. healthcare system. They believe the system is in charge, not them.

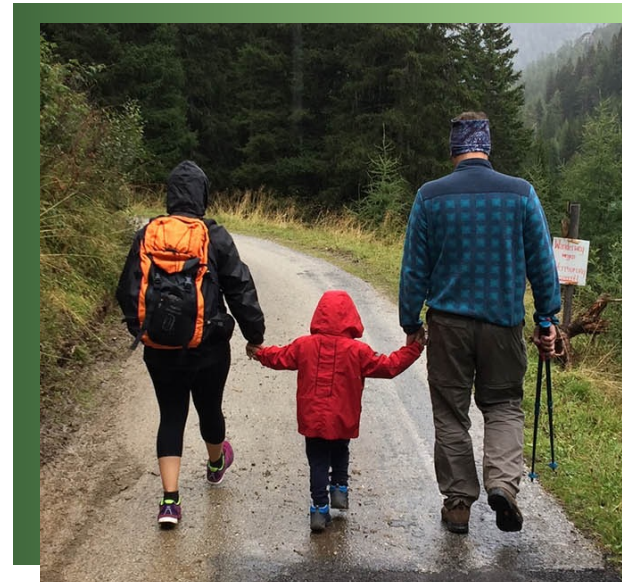
American health care is plagued by excessive cost, limited access to providers, too much paperwork, and surprise billing.

Despite decades of government meddling to fix these problems – particularly since 2010 – our healthcare system has only become more expensive and more burdensome. Indeed, from January 2000 to February 2023, healthcare inflation increased 115% while overall consumer inflation increased 78%.

The patient-centered system everyone wants will only happen when patients are empowered to shop for value. Currently, 92% of all health care dollars are spent by third parties – mostly insurance companies – who call the shots. Let's put those dollars directly into the hands of individuals and families.

It's time to give Americans more control over their own health care.

**It's time for a Personal Option.**



# What is the Personal Option?

## THE PERSONAL OPTION IS THE BETTER WAY TO BETTER HEALTH CARE.

Every man, woman and child in our country should be able to access the health care they need. And because health care is so personal, everyone should be able to choose the coverage that is right for them – regardless of their income.

The Personal Option is the doctor-supported plan that trusts you to make your own decisions about your own health care.

The Personal Option:

- Provides a personal healthcare credit paid directly to individuals, so they'll not only get to choose the healthcare arrangement that is right for them, but they will also never have to worry about losing coverage – that's peace of mind
- Removes the government barriers that prevent patients from accessing the latest innovative, life-saving treatments.
- Allows patients access to non-insurance coverage options like direct primary care, where doctors charge a low monthly fee for a range of common services – sort of like a gym membership for health care.
- Gives patients the freedom to choose their own doctor by putting them in charge of their healthcare decisions.

The Personal Option healthcare plan is the only one that takes this patient-driven approach. By funding patients instead of feeding the healthcare system, it puts you in control.


The Personal Option is simple, affordable health care for life.








# How would the **Personal Option** make health care better?


Rather than empty promises of single-payer proposals like Medicare for All or the public option, the Personal Option is built around a menu of reforms that are proven to work. Here's what the plan entails:

 **Empower patients with health savings accounts:** You can save tax free for retirement and education, so why not health care? A health savings account is like a 401(k) for health care that puts you in control.

 **Unleash insurance-free coverage:** Direct patient care is like a monthly gym membership for health care. Imagine having direct access to your doctor, 24/7, for a low monthly fee you can actually afford.

 **Let doctors own hospitals:** Rampant hospital consolidation is creating huge regional monopolies that keep prices high. By allowing doctors to again own hospitals, we can increase competition and lower prices.

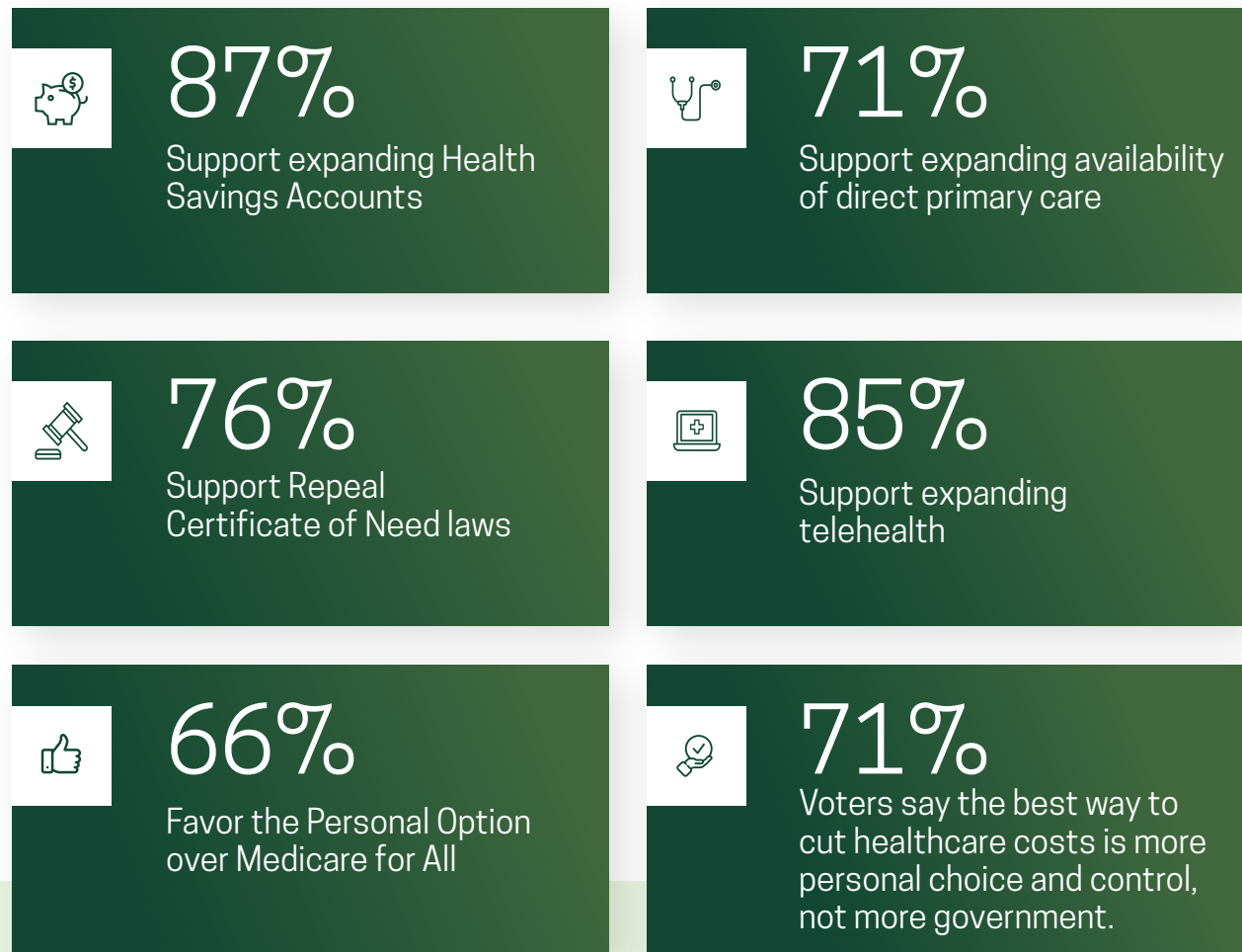
 **Make healthcare coverage portable:** With a personal healthcare credit paid directly to individuals, Americans could buy the healthcare coverage that suits them best. And they would always have access to quality coverage – even if they change jobs. That's peace of mind.

 **Offer low-income Americans something better:** A personal healthcare credit would allow the poor access to healthcare coverage options that are currently out of reach - all while saving taxpayers money.

# What do Americans think of the Personal Option?

Extensive polling by Public Opinion Strategies, one of America's premier political polling firms, finds the Personal Option and its specific policy components enjoy broad appeal. The plan tests well on its own and when matched against Medicare for All or the Public Option. The Personal Option provides free-market healthcare advocates a comprehensive plan that resonates with voters.

The Personal Option and its individual policies are very popular.



## WHAT ARE THEY SAYING ABOUT THE PERSONAL OPTION?

# Members of Congress



*“Due to current federal laws, only 10% of Americans can take advantage of Health Savings Accounts. I’m fighting to ensure the American people who want a HSA have access to one. We need a Personal Option.”*

– Rep. Cory Mills  
(Florida’s 7th District)



*“More innovation in health care is pivotal to keeping Floridians healthy. This is why I support solutions in the Personal Option, including expanded HSAs, telehealth opportunities—especially in our rural communities—and direct primary care agreements.”*

– Rep. Kat Cammack  
(Florida’s 3rd District)



*“Telehealth is expanding and transforming the healthcare industry. We need more innovative solutions to our healthcare system like the Personal Option.”*

– Rep. Greg Steube  
(Florida’s 17th District)



*“Giving the American people more choices in their health care—that’s what we’re talking about with the Personal Option.”*

– Rep. Bill Johnson  
(Ohio’s 6th District)



*“70% of Americans want a Personal Option in health care that makes it easier for them to receive care through telehealth.”*

– Rep. Brian Fitzpatrick  
(Pennsylvania’s 1st District)



*“I think the Personal Option is right on. It really is about personal choice, as opposed to the government running health care.”*

– Rep. Lloyd Smucker  
(Pennsylvania’s 11th District)



## WHAT ARE THEY SAYING ABOUT THE PERSONAL OPTION?

# Doctors

*“Giving patients the power to make decisions is the way to put health care back on the right track. The inclusion of Direct Primary Care and reliance on Health Savings Accounts in the Personal Option shows that it is the right approach to better, more affordable health care.”*

– Josh Umbehr, M.D.

*“The fact that the Personal Option includes an emphasis on Direct Primary Care shows how far advanced it is in its thinking. The future of health care undoubtedly includes DPC as a significant part of the answer.”*

– Lee Gross, M.D.

*“Certificate of Need laws are one of the big injustices that bureaucrats across the country have imposed on patients. They restrict access to care and therefore also raise prices. These problems were recognized as a part of the response to COVID, and the Personal Option helps make sure that these bad laws never return.”*

– Kimberly Legg Corba, M.D.

*“Patients and doctors have had more and more wedges driven between them. Health Savings Accounts help remove these barriers to the patient-physician relationship and put health care back on track. The Personal Option’s focus on this aspect of health care will reduce prices and unlock even more innovation.”*

– Katarina Lindley, D.O. FACOFP

*“As a Direct Primary Care (DPC) doctor, I am greatly appreciative and in full support of the DPC aspects of the Personal Option. I feel that if implemented this plan would greatly encourage the wider adoption of this innovative and cost-effective model of primary care.”*

– Chad Savage, M.D.



## WHAT ARE THEY SAYING ABOUT THE PERSONAL OPTION?

# In the News

### WASHINGTON EXAMINER

#### Empowering patients in healthcare.

The offered solutions vary, but most could be part of a “Personal Option” — reforms that would put patients back in control of their care and coverage. Patients, not insurance companies or government bureaucrats, should have the power to choose the doctors they see and the insurance plans that fit their financial needs.

### ROLL CALL

#### Americans Need a Personal Option for Healthcare, Not a Public Option.

The LIBRE Initiative supports these reforms, and others, as part of what we call a health care personal option, sensible reforms that would bring greater choice, lower costs and more price transparency.

### THE HILL

#### Health reforms both parties should endorse.

AFP activists around the country have been building support for many of these reforms under the banner of giving Americans a “Personal Option.”

### NATIONAL REVIEW

#### Americans for Prosperity Releasing ‘Personal Option’ Health-Care Model at Odds with Dr. Big Brother.

With Senate Democrats ready to spring a health-care public-option bill in the coming weeks, while House Democrats are rallying behind a Medicare-for-all push, it comes fortuitously timed for Americans for Prosperity to launch the next phase of its Personal Option effort, which contends health care can be better, have greater access, and be affordable.



# Join us to pass a Personal Option

The Personal Option offers a robust menu of policy reforms that will give Americans more choice and control over their own health care, saving them money while expanding access to the doctors they want to see.

The way to beat a bad idea — government-run health care— is with a better one. A Personal Option is the smarter alternative to government-controlled health care that can enable lawmakers to go on offense and make meaningful, lasting change.

Across the nation, principled state and federal lawmakers are working to pass components of the Personal Option. These include proven reforms such as:

- expanding access to tax-free health savings accounts,
- repealing certificate-of-need laws,
- increasing telehealth access,
- creating affordable insurance options and
- promoting price transparency.

**These reforms, and their sponsors, deserve our support.  
Here is how you can help:**



## Contact

your legislators and let them know you support a Personal Option for health care.



## Visit

[personalooption.com](https://personalooption.com) to learn more about the Personal Option, including what you can do to [spread the word](#).



## Explore

Americans for Prosperity's 2023 federal policy agenda.

# About Americans for Prosperity

Americans for Prosperity is dedicated to the belief that every person has a unique set of gifts and the ability to contribute to society in their own way, an idea that has inspired progress since our country's founding.

Driven by this belief, Americans for Prosperity engages in broad-based grassroots outreach, recruiting and uniting concerned citizens in all 50 states to advocate for long-term solutions to the country's biggest problems that prevent people from realizing their incredible potential – unsustainable government spending and debt, a broken immigration system, a rigged economy, and a host of other issues.

Visit [americansforprosperity.org](https://americansforprosperity.org) for more information.

