



Policy Principles for Health Care Access and Insurance

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AOSW supports public policies that ensure people facing cancer can access high-quality, affordable, and timely health care. AOSW supports health care as a human right as outlined in the World Health Organization (WHO) Constitution and believes that any effort to change existing policies must ensure uninterrupted health care access.

Policies should be guided by the following principles:

1. **Access:** All individuals should have access to high-quality, timely health care at each point across the cancer care continuum from prevention and early detection to survivorship or end-of-life care.
2. **Affordability:** High-quality health insurance and prescription medications should be affordable (including premiums and out of pocket costs) for all individuals regardless of income, using public programs and subsidies when needed.
3. **Clinical Trials:** Individuals should have access to clinical trials, and insurers should not limit or drop coverage as a result of participation in a trial.
4. **Consumer Insurance Protections:** Insurance companies should not be able to place lifetime limits on coverage for patients, rescind coverage (except in cases of fraud), drastically raise premiums without justification, or discriminate based on pre-existing conditions or genetic information.
5. **Coverage:** Young adults should be eligible to remain covered under their parents plan until the age of 26.
6. **Disparities:** Federal health programs should be required to collect and report racial, ethnic, and language data in order to help understand and reduce persistent health disparities.
7. **Mental Health Services:** There should be mental and behavioral health care parity, and all individuals should have access to trained and licensed mental health care providers who deliver affordable care.
8. **Non-discrimination:** Patients should not be discriminated against based on health status, gender, ability level, age, race or ethnicity, sexual orientation, gender identity, or any other characteristic.
9. **Prevention:** All individuals should have access to preventive care such as well services, screenings, nutritious foods, and opportunities to engage in an active lifestyle.