Health coverage must be **adequate, affordable, and accessible**. Here’s how Congress and the Administration can advance those goals in 2021:

- **Ensure real affordability for patients** by reducing the cost of marketplace insurance plans and protecting employees who lack affordable insurance options.
- **Protect patients from substandard products** that resemble insurance but often provide minimal coverage and mislead consumers.
- **Expand and protect Medicaid** by increasing the number of people who are eligible for coverage and unwinding barriers designed to lock patients out of this critical program.
- **Promote access to high-quality insurance** through a longer open-enrollment period and increased resources to help consumers understand their options.
- **Stand up for patients in the courts** by defending people with pre-existing conditions from discrimination.
- **Immediately prohibit surprise medical bills**, which can be devastating to families and discourage patients from seeking needed medical care.