



In our decisions about the most effective way to promote better health and a sustainable healthcare system, Premera is guided by the following principles:

SOCIAL VALUES

1. We believe people should have the ability to obtain appropriate medical care.
2. We believe people have an obligation to have health insurance coverage in order to finance their access to care.
3. We believe people should have wide choice in their coverage.

PRIVATE MARKET

4. We believe the private market should be the primary source of care and coverage because an open market fosters choice, quality and innovation and promotes efficiency through competition.

ROLE OF GOVERNMENT

5. We believe government has a role:
 - in subsidizing the purchase of health care for those unable to afford coverage;
 - in providing coverage to those unable to access the private health care market;
 - in regulating the market to protect consumers, while encouraging a competitive insurance marketplace by keeping such regulation to the minimum necessary.

In performing this role, the government must fully fund its programs and not create a hidden tax on those who purchase insurance coverage through the private market.

COST

6. We believe the increasing cost of healthcare is unsustainable. Rising costs will be moderated by focusing on wellness and prevention, using evidence-based medicine, promoting accountability and reducing unnecessary services to improve the value of the money devoted to health care.

We believe that any reform must address the cost of health care, be fiscally responsible and provide tax equity for purchasers of health insurance.

ACCOUNTABILITY

7. We believe that all parties in health care have a responsibility to make the health care system accessible, effective and sustainable:
 - individuals should be accountable to maintain and protect their health, and have the ability to access all relevant cost and quality information necessary to make good decisions;
 - physicians, hospitals and other providers should deliver appropriate, high quality care based on evidence and value and improve operating efficiency;
 - health plans should add value by helping to improve quality while minimizing cost and improving operating efficiency.

PREMERA