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**NABIP American Healthcare Consumer Bill of Rights**

***Frequently Asked Questions (FAQ)***

**What is the NABIP American Healthcare Consumer Bill of Rights (BOR)?**

The AHCBR is a foundational document that outlines the rights of American citizens in accessing affordable, high-quality healthcare. It serves as a guiding framework to promote health, dignity, and equality in the healthcare system.

**What are the key rights outlined in the BOR?**

The BOR outlines rights such as the right to access affordable healthcare, quality care, privacy, individual autonomy, health equity, health education, affordable medications, emergency care, healthcare advocacy, and emphasizes state-level consumer protection.

**How will the BOR be utilized by NABIP?**

NABIP will utilize the BOR to evaluate legislation, regulation and other healthcare initiatives utilizing a scorecard approach to determine if it falls in line with the BOR, which will determine our support, input, and feedback.

**How does the BOR address health disparities?**

Article V of the BOR emphasizes the right to health equity, calling for measures to address and eliminate health disparities. It promotes equal access to healthcare resources and services, particularly for underserved populations.

**What is the significance of the "Right to Individual Autonomy" (Article IV)?**

Article IV emphasizes the right of every American to make informed decisions about their healthcare, including the right to refuse or consent to medical treatment. It underscores the importance of respecting and honoring patients' autonomy.

**How does the BOR ensure privacy and confidentiality?**

Article III establishes the right to privacy and confidentiality in healthcare matters. Healthcare providers and institutions are obligated to protect patients' medical information according to strict standards and regulations.

**How are emergency care and financial hardship addressed in the BOR?**

Article VIII guarantees every American the right to emergency medical care that is appropriately priced. Healthcare providers are obligated to provide emergency care to all individuals in need, regardless of their ability to pay.

**How does the BOR address the cost of medications?**

Article VII ensures every American's right to access affordable medications. The healthcare sector is required to implement policies ensuring the affordability and availability of essential medications, including oversight of drug prices.

**What is the role of states in the AHCBR?**

Article X recognizes States Rights, allowing consumers to access healthcare and insurance markets locally. Each state regulates its healthcare and insurance markets, embodying consumer protection principles within its borders.

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