



National Association of Benefits and Insurance Professionals

**NABIP**  
Shaping the *future* of healthcare

## **NABIP Healthcare Consumer Bill of Rights** *Glossary of Terms*

**Healthcare Bill of Rights:** A guiding framework that serves to protect and uphold the rights of every American to access affordable, high-quality healthcare. It's our fundamental belief that healthcare should be comprehensive, equitable, and compassionate for all individuals.

**Consumer:** An individual utilizing healthcare services; in the context of the Healthcare Bill of Rights, any American seeking healthcare.

**Health Equity:** The principle that all individuals should have fair and just access to healthcare resources and services, without discrimination.

**Healthcare Advocacy:** The right of every American to have adequate support and representation concerning their healthcare-related concerns and grievances.

**Health Education:** The right of every American to access comprehensive information promoting personal well-being and disease prevention.

**Emergency Care:** The right of every American to receive immediate medical attention in emergency situations that is appropriately priced.

**Individual Autonomy:** The right of every American to make informed decisions about their healthcare, including the ability to refuse or consent to medical treatment.

**Quality Care:** The expectation that healthcare services meet or exceed established standards of care, with transparency and clinical appropriateness.

**Privacy and Confidentiality:** The right of every American to have their medical information protected, adhering to strict privacy standards and regulations.

**Affordable Medications:** The right of every American to access necessary medications at an affordable cost, with policies in place to ensure transparency and availability.

**States Rights:** The principle that each state regulates its healthcare and insurance markets, embodying consumer protection principles within its borders.

**Healthcare Sector:** The collective term for healthcare providers, institutions, and organizations involved in delivering healthcare services.

**Health Disparities:** Differences in health outcomes and access to healthcare services among different population groups, often linked to social determinants of health.

**Social Determinants of Health:** Non-medical factors such as economic stability, education, neighborhood, and social context that influence health outcomes.

**Healthcare Eco-system:** The interconnected network of healthcare providers, payers, and consumers within a specific geographic or systemic context.

**Government Oversight:** Regulatory supervision by government entities to ensure compliance with healthcare laws and consumer protection measures.

**Generic/Biosimilar Alternatives:** Non-branded versions of medications, providing cost-effective alternatives to brand-name drugs.

**Expedited Appeal:** A fast-tracked process for individuals to address concerns or grievances related to healthcare coverage determinations.