WASHINGTON, Sept. 25 — A federal advisory panel said Monday that Congress should take immediate steps to guarantee that all Americans have access to affordable health care by 2012.

As a first step, the 14-member panel, appointed by the comptroller general of the United States, said, “A national public or private program must be established to ensure protection against very high out-of-pocket medical costs for everyone.”

The panel, the Citizens’ Health Care Working Group, said Congress should create an independent “public-private entity” to define a basic set of health care benefits and services for all Americans.

While leaving many details to be worked out, the panel declared, “It should be public policy, written in law, that all Americans have affordable access to health care.”

The panel was created by the 2003 law that added a drug benefit to Medicare. Under the law, President Bush has 45 days to comment on the recommendations and offer a report to Congress. Five Congressional committees are then supposed to hold hearings on the proposals.

The citizens’ group went to great lengths to solicit opinions from average Americans, in addition to health experts. It tried to forge a consensus after listening to views expressed by more than 7,000 people at 98 community meetings in 37 states.

“This is a fresh approach,” said Senator Orrin G. Hatch, Republican of Utah, who wrote the panel charter with Senator Ron Wyden, Democrat of Oregon.

The number of uninsured Americans keeps growing despite fluctuations in the economy, and the report from the working group increases the chances that health care will be a major issue as candidates gear up for the 2008 presidential race.

Census Bureau figures show that 39.7 million people lacked health insurance in 1993, when President Bill Clinton took office. The number rose, to 44.3 million in 1998, and then began to decline. Since 2001, when President Bush took office, the number of uninsured has increased by more than 5 million, to 46.6 million in 2005.

The panel did not say how much its proposals would cost or how to pay for them. But, it reported, many consumers said they were “willing to pay more to ensure that all Americans are covered.”