

Why We Need Publicly Financed Guaranteed Health Care

The **FINANCIAL** argument: It's the **smart, responsible** thing to do.

1) We are **wasting money** by paying billions of dollars above what is spent on health care. We pay high costs for unnecessary administrative overhead (for thousands of private and myriad public programs), corporate profits, high salaries, marketing, and lobbying.

2) **There is a way to control costs and channel more of our money into actual health care.** A single payer system replaces skyrocketing costs to individuals and employers with affordable income and payroll taxes. Expenses are controlled through **streamlined administration, negotiation** with service providers, **bulk purchase** of pharmaceuticals and supplies, use of **evidence-based best practices** (eliminating unnecessary tests and treatments), and needs-based planning for **capital expenses**. A cost-efficient, all-inclusive system saves money now spent on determining eligibility, adjusting individual contributions, and excluding people from care. It's cheaper to cover everyone.

3) **Individuals benefit financially.** Most people will pay less for health care than they currently pay in premiums, deductibles and other out-of-pocket expenses. No one will be left uninsured and having to pay unaffordable medical bills when illness and emergencies strike. No one will go bankrupt because of medical expenses.

4) **Taxpayers get more for their money.** What do taxpayers get now in exchange for spending billions on private insurance for public employees? Cuts in public sector jobs and services. As insurance plans have gotten more expensive, schools have had to cut teachers, aides, counselors and nurses. High insurance costs have forced similar cuts in other public agencies, from parks to the DMV. With a single-payer system, we would be saving on health care expenses and getting more services from every public agency.

5) **Employers have more money to invest in their businesses.** The employer contribution to the single-payer system will be less than the cost of private plans for individual employees. With health benefits no longer tied to jobs, employers are spared the time and expense of shopping for insurance and bargaining with unions over health benefits. Also, guaranteed health care **encourages entrepreneurship and growth of small businesses.**

6) A single-payer system **strengthens the economy.** Businesses will **compete better** with countries that have universal health care. With less money spent on health care benefits, employers can price products more competitively and hire more workers. Expanded healthcare will require **new jobs that cannot be outsourced.**

The **MORALITY** argument: It's the **right** thing to do.

1) Health care is a **basic human need**. We all need the same automatic access to needed health care. We need **preventive** care, including checkups and ongoing therapies. We need **timely** care whenever we get sick, have an accident, or develop a new condition. Access to health care is fundamental to "life, liberty and the pursuit of happiness."

2) It is **possible** for everyone to have good health care. It's wrong not to provide equal access to health care when we can. A single payer system pools resources to provide comprehensive services to all. The approach is successful and popular in other countries, and in the United States for people over 65.

3) We **are responsible for ourselves, AND we care about each other**. A single payer system gives us the power to take care of ourselves and our families and to help others do the same. In a single payer system, we work together to make the system viable for all.

4) A single payer system is **fair**. We all **pay our fair share** and enjoy access to the same benefits. All who can must pay in, for the sake of the entire community. Heads of households who work at Twitter and McDonald's have the **same opportunity to care for themselves and their families**.

5) Our current approach is **stressful, cruel and fatal**. It denies health care to people who need it, forces people to choose between health care and other living expenses, forces people into bankruptcy and homelessness, and results in an estimated 45,000 deaths a year nationally. The cost and quality of health care is determined by insurance companies that maximize profits at the expense of our health. When this is happening to so many people, it is not the fault of the individual. It is the fault of the system.

The **PUBLIC HEALTH & SECURITY** argument: It makes everyone **safer**.

1) **Contagious diseases** know no boundaries. Providing universal access to health care helps prevent and treat communicable diseases.

2) Mental instability and drug/alcohol addiction, while often a personal matter, can pose a **threat** to others. Providing easy access to **mental health and substance abuse recovery services** makes communities **safer**.

The **QUALITY** argument: It improves care.

- 1) Public financing of one large risk pool results in more people served with **more comprehensive services** for all. Vision and dental services are foreseen in most single payer models.

- 2) With streamlined billing and all medically necessary care covered, **doctors can devote more time to patients** and do what's best for them without having to fight insurance companies over decisions based on profit-making rather than care. With all providers in one network and best practices researched and more widely applied, **patients are more likely to receive the most appropriate care.**

- 3) A unified, transparent system makes **quality control much easier**. Administrative departments oversee treatment patterns and outcomes. There is public input and patient advocacy.

- 4) In a system that values health—and in particular prevention—over profits, viable **alternative approaches** are more likely to be explored and included. Integrative and “low tech-high touch” methods will be taken seriously.

The **FREEDOM** argument: It gives us mobility and choice.

- 1) Single payer detaches health care benefits from the workplace. Workers no longer have to stay in a job for the health care benefits. They are **free to pursue job and career opportunities** that may suit them better.

- 2) Single payer health care is individual, not connected to a spouse's coverage. Individuals who now stay in undesirable marriages to keep health care benefits are **free to start new lives**.

- 3) Patients are **free to choose their own health providers** instead of being limited to a narrow network picked by a private insurer or to a small pool of providers who accept Medicaid payment. All providers in a single payer system are “in network”.