

Improved Medicare For All

(Single Payer)



a publication from:

Healthcare - NOW!

Health is on the way!

Healthcare-NOW! believes healthcare is a human right. As a growing national movement, we are dedicated to obtaining quality, affordable healthcare for everybody in the U.S. via a national single-payer healthcare system.

Why change the healthcare system we've got?

There's a lot wrong with our present healthcare system:

- **It's too expensive:** Insurance rates have increased 73% since 2000¹, forcing employers to cut or eliminate health benefits. Many workers have to forego coverage because they can't afford the high prices.
- **It's wasteful:** 30 cents of every healthcare dollar goes towards paperwork, not actual care². **That's** because there are over 1,000 insurance companies, each with hundreds of different health plans, different rules and different reimbursement methods. Doctor's offices and hospitals have to hire more clerical workers than nurses in order to deal with all the complex paperwork. Simply put, America's current healthcare system is convoluted and wasteful.
- **We're not as healthy as we could be:** We spend more on healthcare than any other industrialized nation on earth (\$2.16 trillion in 2006³) – that's 16% of all the U.S. goods and services produced, yet facts show that we lag behind other developed nations in terms of overall health. For example, a greater percentage of babies die during their first year of life in the United States than in Great Britain, Canada, Australia and 25 other countries.

We spend trillions on healthcare, yet 45 million people do not have insurance and another 50 million are underinsured. We're doing something wrong, and we need to change it.



**Our
healthcare
system is
broken . . .**



**But we can fix it! Read
on to find out how**



How can we fix the healthcare system?

We can fix the system by taking healthcare out of the hands of profit-minded insurance companies and putting it in the hands of a public agency such as the one that runs the Medicare program so efficiently (Medicare operates with less than 3% overhead, compared with 15%-30% overhead in private plans). By doing so, patient care and health will come first, and not insurance company profits!

We can do this by adopting IMPROVED MEDICARE FOR ALL (also called SINGLE PAYER NATIONAL HEALTH INSURANCE) where:

- Everyone is covered regardless of income, job status, age or health status.
- You can go to any doctor you want, without worrying about co-payments, deductibles or premiums.
- All healthcare services are covered, including hospital stays, doctor visits, prescription drugs, long-term care and mental health care.

Did you know . . .

The United States is the ONLY advanced country in the world that does not have universal healthcare.

Just how will Improved Medicare For All work?

Every person will receive a personal National Health Insurance Card. Just present this card to your provider to receive care.



How will we pay for Improved Medicare For All?

Improved Medicare for All will be financed in several ways:

- Current federal and state funding of existing health programs will be maintained.
- A modest payroll tax of 4.7% on all employers and employees. This includes the 1.4% you are already paying for Medicare. For 95% of the population, this tax will be far less than what we currently pay for health coverage. Today, the average worker pays 24% of the cost of his/her health insurance premiums⁴.
- A 5% health tax on the top 5% of income earners and a 10% tax on the top 1% of income earners
- A one-tenth of 1% tax on stock and bond transfers and repealing the tax cut for the highest 1% of income earners.

37th

That's where the United States ranks among all countries in health system performance, according to the World Health Organization⁵.

Is this socialized medicine?

No. Improved Medicare For All is *not* socialized medicine. With a socialized medical system, doctors are government employees and hospitals are owned by the government. With Improved Medicare For All, doctors remain independent and hospitals continue to be run by private, non-profit charitable groups (e.g. Sisters of Mercy). Doctors in private practice will remain in private practice. You will choose your own doctors and competition among providers will be increased, as you, not an insurance company, decide where to get care.

The difference is that providers will only have to send their claims to one place to get paid - the National Health Insurance Program (that's what we mean by *SINGLE PAYER*), instead of thousands of different insurance companies.



***With Single Payer,
everyone contributes
and everyone gets
healthcare!***

What do you mean by “Improved”?

Improved Medicare For All will actually be better than today's Medicare, which has required premiums, deductibles, co-insurance and under HMO's limited choice of physicians. With *Improved Medicare for All*, there will be no such charges and you can go to any doctor you choose. Doctors will negotiate a fair payment with the National Health Insurance Program and will no longer have to manage a system of multiple forms, payers and denials. Also, *Improved Medicare* will cover more services than current Medicare, such as dental, most chiropractic care, mental healthcare, prescription drugs and long-term care. *Improved Medicare* will also expand the scope of current benefits, particularly in nursing care, home health care and physical therapy.

**U.S.'s Largest Health Insurer:
UnitedHealth Group
CEO's 2005 Pay:
\$122.7 Million (3rd highest paid
CEO in the country)
people his salary could
currently insure:
34,000
Putting People before Profits:
Priceless**

**What will happen to
for-profit health insurance
employees?**

For-profit health insurance companies will no longer be needed. Their employees - nurses, actuaries, clerical workers - will be eligible for retraining and first preference for jobs in the new system.

**I have good health benefits
through my union. Will I lose
them with Improved Medicare
For All?**

No. Improved Medicare For All will protect your benefits and may improve them. Today, union members are losing health benefits and/or giving up wages as the cost of healthcare skyrockets. For more information go to www.unionsforsinglepayerHR676.org.

**Let's put the
focus back on *CARE*
in healthcare!**

Will prescription drugs be covered?

Yes, prescription drugs will be covered under Improved Medicare For All at no extra cost. Drugs will cost less than they do now because the government will use its tremendous buying power to negotiate lower prices with drug companies.

Marketing Trumps Research⁶
Pharmaceutical companies spend billions more on marketing than research:

<i>Company</i>	<i>Marketing Costs</i>	<i>Research & Development</i>
Pfizer	\$16.90 billion	\$7.68 billion
GlaxoSmithKline	\$12.93 billion	\$5.20 billion
Hoffman La Roche	\$7.24 billion	\$4.01 billion
Johnson & Johnson	\$15.86 billion	\$5.20 billion
Bristol-Myers Squibb	\$6.43 billion	\$2.50 billion
Abbot Labs	\$4.92 billion	\$1.70 billion

What can I do to help get Single Payer Healthcare?

- Tell EVERYBODY about the SINGLE PAYER solution to our national healthcare crisis
- Invite a Healthcare-NOW! speaker to your community
- Circulate a petition
- Support HR 676, the Congressional bill for a Single Payer healthcare system
- Write a "Letter to the Editor"
- Join our Letter-Writing Brigade
- Get your city council to endorse single payer healthcare
- Hold a candidate forum
- Tell your Congressperson you want ACTION for a single payer healthcare system
- Vote for candidates who support Single Payer
- Circulate educational materials from Healthcare-NOW!. Go to www.healthcare-now.org and view our Tool Kit to learn more.

About Healthcare-NOW! . . .

Healthcare-NOW! is a growing national movement that advocates for a single payer healthcare system. Headquartered in New York City, Healthcare-NOW! works with over 90 affiliates across the country, including unions, small businesses, local coalitions, nurses organizations, faith organizations, physicians and medical students to make Improved Medicare For All a reality.


Healthcare-NOW! organizes citizens congressional hearings, rallies, forums, educational events and provides resources in its effort to achieve health care for all.

For more information, to join Healthcare-NOW!, or get involved, visit our website at www.healthcare-now.org or call us at 1-800-453-1305.

Endnotes

- ¹Kaiser Family Foundation. (2005). *Trends and indicators in the changing health care marketplace*. Menlo Park, CA: Kaiser Family Foundation.
- ²Woolhandler, S., Campbell, T., & Himmelstein, D. U. (2003). Costs of health care administration in the United States and Canada. *The New England Journal of Medicine*, 349(8), 768-772.
- ³Centers for Medicare & Medicaid Services. (2006). *National health expenditure data*. Retrieved July 18, 2006 from http://www.cms.hhs.gov/NationalHealthExpend-Data/03_NationalHealthAccountsProjected.asp#TopOfPage.
- ⁴Kaiser Family Foundation & Health Research and Educational Trust. (2005). *Employer health benefits 2005 annual survey*. Menlo Park, CA: Kaiser Family Foundation
- ⁵World Health Organization. (2000). *The world health report 2000*. Geneva, Switzerland: World Health Organization.
- ⁶Ismail, M. A., & Center for Public Integrity. (2005). *Drug lobby second to none: How the pharmaceutical industry gets its way in Washington*. Retrieved July 20, 2006 from <http://www.publicintegrity.org/rx/report.asp?aid=723>.

Healthcare - NOW!



Health is on the way!

339 Lafayette St.
New York, NY 10012
1-800-453-1305
www.healthcare-now.org
info@healthcare-now.org

Created by Helene Lefkow for Healthcare-NOW!