

***Single Payer Medicare for All Top Ten Reasons***

1. ***Healthcare is a Human Right***

* Health is not and should not be a commodity, like a bar of soap. While there may be disadvantages to being poor, dying or living in pain should not be one.
* Most of the rest of the world, including all major religions, believe this. The Pope Himself has just said this.
* A majority of Americans now believe the Government has a responsibility to ensure this right.

1. ***No more out of pocket costs***

* Under single payer there will be no more deductibles, premiums, or co-pays/co-insurance.
* The average employee with a family plan pays $8000 / year in premiums and deductibles, and potentially $1000s more in co-pays or co-insurance. Under single payer, families would pay nothing.
* The average employer pays $13,000/year for each employee family plan in premiums. Under single payer, employers would pay nothing.
* The taxes needed to fund Single Payer would be less than this per year, for 95% of Americans
* There will be additional ripple effect savings, as healthcare insurance costs effect many parts of the economy. Auto insurance and home insurance both contain liability policies to cover medical claims; this will be unnecessary in Single Payer, so these rates will decline. Health insurance is built into the price of many other services that we pay for as well, including college tuition.

1. ***Free choice of providers***

* Under single payer people will be able to go to any doctor or hospital. This is how it works in most other modern countries which have a version of single payer—patients have complete freedom of choice for providers.
* There will no longer be distinctions between in-network and out-of-network. Out of network costs are extremely high, and often unexpected: you can go to a hospital for an operation that is in your network, but the anesthesiologist might be out of network, so you wake up with a bill for $1000s.
* Most providers will therefore be incentivized to participate because Single Payer proposals call for higher reimbursement than Medicare, which 95% of providers accept. Single Payer proposals also include coverage for vision and dental.
* Eventually, private health insurance companies would be relegated to much smaller pools of luxury customers, if they last at all; thus there will be no other options for providers if they do not accept the single payer plan*.*

1. ***Single Payer is the most efficient and least expensive model of healthcare***

* The US healthcare system is *extremely inefficient* right now. We spend more than *twice* what other modern countries spend per capita, insure far less people, and have much worse health outcomes.
* This is directly because of lack of access to affordable health care. This is mostly people with chronic untreated health problems who need expensive treatment when their problems become acute.
* The larger the pool, the more prices for drugs, equipment and some procedures can be negotiated down
* Only in a Single Payer system, at State or National level, can the risk and the expenses be spread widely enough to lower costs to patients and providers.
* In a Single Payer system, the elimination of administrative overhead will save an estimated $500 billion a year nationally.
* Health insurance, unlike auto or homeowner’s insurance, fundamentally does not make sense as a private business—for the simple reason that almost everyone will need it at some point in their lives (not every home will burn down or flood/not every car is destined to crash at some point).

1. ***Lets doctors and hospitals focus on healthcare again***

* If healthcare seems complex to you, you’re not alone—it is complex, far too complex. Doctors and hospitals have to negotiate the price of *every single service and piece of equipment*, from MRIs to heart bypass surgery, with *every single insurer separately every single year.*
* This leads to huge overhead costs for doctors and hospitals: the amount of hospital/healthcare administrators who deal with (this complexity) the negotiations with insurance companies has skyrocketed 3300% in the last few decades. This means a lot of the money you spend on your medical bills goes to administrators filling out forms, sending emails, and making phone calls; not doctors doing tests or procedures. ***Under Single Payer, these expenses will go away*.**
* Doctors spend on average almost as much time dealing with paperwork for every hour they spend practicing medicine (40% of their time is spent on administration, only 60% is spent giving care). Much of this is dealing with billing complexity including the rejection of claims. ***Under Single Payer, doctors will be able to spend upwards of 85%-90% of their time practicing medicine, resulting in better care and lower costs.***
* In most Single Payer proposals, and in many other countries, patients will have one single health card with a chip embedded, which will contain medical records and immediately route reimbursement to the provider. Doctors and hospitals *will no longer have to bill any insurance company*.
* These savings will add up to 100’s of billions of dollars nationally per year.
* Single Payer will mean a large reduction in the cost of medical malpractice insurance, also freeing doctors and nurses to focus just on practicing medicine.

1. ***Single payer will free people from “job lock”***

* Are you stuck in a job you don’t like because you cannot afford to go without the health benefits? Would you like to work your dream job or start your own business or other project but you can’t because you need to work at a big company or institution and cannot afford to go on the health insurance market alone? *Single payer would immediately make that dream possible.*
* If so, you are not alone: studies show 15-20% of workers would leave their jobs for other opportunities, including starting their own businesses, if they didn’t have to worry about losing their benefits.
* We know that Single Payer boosts entrepreneurship, because there is a spike in small business start-ups right at the age of 65 (when Medicare, a Single-Payer program, kicks in) and because in the states with the best functioning ACA exchanges, like New Jersey, have shown a spike in entrepreneurship.

1. ***Good for employers***

* Paying for and administering health benefits for employees costs enormous resources for companies and organizations: Most employers pay for well over half of employees’ out of pocket health costs; about half the work of HR departments is consumed with administering health benefits. *Single Payer would eliminate all these costs.*
* The portion of workers’ comp that covers medical costs (which can be enormous) will go away in Single Payer.
* Health insurance was never meant to be employer-sponsored, this was an accident of history.

1. ***Good for unions***

* Even though many unions provide good health benefits to their members, negotiations with employers over health benefits are often the most contentious and difficult. In Single Payer, healthcare would be taken care of already, and there would be no need to negotiate on that front.
* That would mean one less thing that management could use as leverage in negotiations can focus on wages and pensions instead, leaving Unions in a much better position to bargain for better wages and pension deals.

1. ***Healthier people are more productive economically***

* 2.5 billion hours are lost to work each year due to illness, the majority of these are to chronic illness. People who cannot afford preventive care (even some people who have health insurance) are much more likely to have chronic illness.
* Single payer over time will lead to a healthier workforce, a major boost to the economy and to the tax base.
* **60% of personal bankruptcies** now are due to **health bills**. It is estimated that there are 640,000 health expense related bankruptcies a year, but there might be more because many bankruptcies due to credit card bills are also due to health care expenses. We all pay with our higher health insurance premiums and credit card interest rates for these unpaid bills.
* Those are people who cannot get a car loan, home loan, a student loan, or a credit card, which is bad for the economy. Many of these bankruptcies would go away under Single Payer.

1. ***Everyone else has it, why not us?***

* Every other industrialized country in the world has universal healthcare or single-payer. The US is the only country yet to give healthcare to all its citizens.
* This is in large part because of the lobbying power of health insurance companies and other wealthy, powerful special interests who make money off of health care in a way that does not add value or efficiency, and who buy off politicians on both sides of the aisle. Such lobbying is largely absent in other nations.