

CHAPTER 7

HEALTHCARE REFORM

Single payer healthcare is the only way.”

Robert Reich 7/7/2015



SINGLE PAYER HEALTHCARE SYSTEM:
MEDICARE FOR ALL

The Affordable Care Act (Obama Care) was an attempt to fix healthcare insurance in America in order to make healthcare affordable and available to all Americans. The Act offered many beneficial changes, including the elimination of pre-existing conditions and coverage limits. This provides Americans with healthcare benefits for past and present illness and insures no dollar limits on coverage, preventing financial ruin due to illness.

However, here is where this reform remains problematic. The cost of your health insurance premium has the potential to skyrocket and the act leaves many Americans uninsured.

Health insurers are now consolidating into two or three giant companies creating insurance monopolies. For instance in July 2015, Aetna said it would spend 35 Billion to buy their competitor Humana in an acquisition that will create the second largest healthcare insurer in the nation with about 33 million insured.

As with monopolies in general, when there is only one seller of a vital product, they can charge as they desire. Therefore, we will likely see substantial increase in the cost of our health insurance.

Furthermore, it is estimated that by 2023, 30 million Americans will still be uninsured and tens of millions will remain under insured. Moreover, insurances companies will continue to limit coverage, use restricted networks, and increase co-pays, deductibles and other out of pocket costs.

The solution for this is a single payer system for all Americans, like Medicare. In a healthcare system such as this, healthcare is paid for by a single public agency, thereby leaving the delivery of care mainly in the private sector. Under this system, American citizens would be covered for all healthcare needs.

As Physicians for National Health Program in support of a Single Payer System, states,

“The program would be funded by the savings obtained from replacing today’s inefficient, profit-oriented, multiple insurance payers with a single streamlined, nonprofit, public payer, and by modest new taxes based on ability to pay. Premiums would disappear; 95 percent of all households would save money. Patients would no longer face financial barriers to care such as co-pays and deductibles, and would regain free choice of doctor and hospital. Doctors would regain autonomy over patient care.”¹⁷

In my administration I will adopt the expanded and improved “Single Payer System,” as defined in the “Medicare for All Act” H.R. 676. This system is based on the Physicians for a National Health Program, JAMA-Published Physicians Proposal, which creates an American single-payer health insurance system.

This would put America on par with other civilized countries that provide universal healthcare to their citizens. Imagine this...

- a) Going to the doctor and not getting a bill.
- b) Going to the hospital and not getting a bill.
- c) Going to your physical therapist and not getting a bill.

In short, you will receive healthcare as a right, not as a privilege! It is just like air: a necessity for life.

