

# BI-PARTISAN HEALTH REFORM THAT VOTERS SUPPORT: CONSERVATIVE SPENDING + LIBERAL BENEFITS

## Basic Principles

### 1. Put EVERYONE (patients and health professionals) into the same system.

- This creates the greatest degree of risk-sharing,
- Reduces bureaucracy significantly-one set of rules for all,
- Gives patients the most choice of health facilities,
- And creates a system that can negotiate lower prices.

Estimated savings: \$500 billion per year on paperwork  
+ \$100 billion per year on pharmaceuticals  
+ NO more headaches (priceless!)  
= \$600 billion per year and less stress.



Why one risk pool works: 80% of our healthcare dollars are used on the 20% of people who have the greatest health needs. Any one of us can fall into that 20% over our lifetime. When we all pay in, we share the risk, have the lowest burden and the system is there for us when we need it.

### 2. Use the SAVINGS to provide COMPREHENSIVE COVERAGE and ELIMINATE financial BARRIERS TO CARE (no co-pays or deductibles).

- Comprehensive = mental, dental, vision, hearing, inpatient, outpatient, rehab, Rx, medical devices and long term care. Creates incentive for more focus on preventative care.
- This prevents people from self-rationing necessary care, improves health outcomes and ends medical debt

*“More than one third of Americans said they did not fill a prescription they were given, did not visit the doctor they should have or did not get the tests that were ordered because of the cost.” - Dr. A. Carroll*

A 2009 study found that >60% of bankruptcies were due to medical illness; 78% had insurance

### 3. Create a FAIR FINANCING mechanism.

- The US is ranked 54<sup>th</sup> in the world for fairness of financing health care (people with lower incomes spend more of their income on health care).
- The US spends twice what the average OECD nation spends on health care yet the US covers a lower percentage of its population and has poorer health outcomes.
- Fairness in financing can be achieved through a progressive tax that replaces insurance premiums and out-of-pocket costs and lowers spending for 95% of voters.

## Major Benefits:

**POPULAR FEATURES** – Coverage is portable so that it follows people throughout their life changes; patients have the greatest choice of what matters most to them – where they go for care and what type of care they receive; and quality of care is higher because health professionals compete for patients by delivering high quality care and service.

**BETTER FOR BUSINESS** – Employers are no longer burdened with the cost and hassle of providing health insurance and can compete on a level playing field locally, nationally and internationally. Encourages more entrepreneurship by ending job-lock.

**BETTER FOR THE ECONOMY** – Businesses can expand without the worry of high healthcare costs, and people will have more discretionary funds to spend directly into the economy. No more bankruptcies or foreclosures caused by medical illness.

**BETTER FOR NATIONAL SECURITY** – The risks of infectious diseases and epidemics are reduced when everyone has access to care and diagnoses are made without delay.

**A POLITICAL WIN!** – A growing percentage of voters believe the government has a responsibility to guarantee that everyone has health coverage. In January, Pew found 60% of all voters, including more than 80% of Democrats and a growing percentage of Republicans (particularly those with incomes under \$75k) believe this.

***Let's build on our national legacy - Medicare - and create the best health system in the world by improving Medicare and expanding it to everyone!***