

## NOW THAT YOU'VE SEEN *THE HEALTHCARE MOVIE*, LEARN MORE ABOUT SINGLE-PAYER HEALTH CARE REFORM

### SINGLE-PAYER HEALTH CARE

#### What does "single-payer" mean?

In a single-payer system, all health care money goes into one pot, and all health care services are paid out of that pot (the "single payer"). There are no private insurance companies standing between patients and their health care. <u>Patients have free choice of qualified health care providers, and providers are free</u> to determine the care their patients need, knowing their patients will be able to afford the care.

#### Is health care then run by the government?

No. The government serves only to collect and distribute funds. Providers may choose to work for themselves, for a not-for-profit organization, or for a public entity. Independent boards set guidelines for what services are covered and how to distribute money and resources to facilities like hospitals and nursing homes.

#### What is the purpose of single-payer health care?

First and foremost, <u>it ensures that everyone has access to the health care they need</u> – it makes health care a basic right, not a privilege for those who can afford it. And because everyone is in the same system, we all have a stake in making it the best possible.

Second, single-payer saves money. It is the most administratively efficient, cost-effective system of financing, so we get the greatest amount of high-quality health care for the money we spend. Besides cutting paperwork and profits, the system saves money by setting global budgets and by allowing a large pool of providers to negotiate the prices of drugs and durable medical goods. In every country that has a system similar to single payer, health care costs per person are substantially less than in this country.

#### Doesn't the recent health care reform give us these benefits?

No. The Patient Protection and Affordable Care Act (Obamacare) makes some improvements for some people, but it leaves millions uncovered or under-insured, and many people will still find health care unaffordable. A major drawback is that it leaves in place the nation's multiple insurance companies, with their huge profits, outrageous marketing expenses, frequent claim denials, and complex, time-consuming paperwork for patients and providers.

#### THE ILLINOIS UNIVERSAL HEALTH CARE ACT - SIMILAR TO H.R. 676 IN THE U.S. HOUSE

#### Why a state bill? Shouldn't this be done at the federal level?

It should be – and eventually it will be. But while we work for a national health plan, many states are taking steps to get the process started. (As you saw in the movie, Canada's single-payer system also began in the provinces and eventually was adopted across the country.) Illinois is one of several states (including Vermont, Pennsylvania, and California) where single-payer bills have been introduced. The Affordable Care Act makes it possible for states to get waivers in order to explore alternative systems for providing their residents with health care coverage. We will apply for such waivers in order to implement single-payer in Illinois.

#### Who will be covered under this bill?

Everyone who lives in Illinois will be covered.

#### Does that mean undocumented immigrants, too?

Yes. There are many reasons why it's important to cover *everyone*. a) Health care is a human right. Human beings take care of each other without regard to what papers we have. b) Access to health care is a public health issue. People with infectious diseases who remain untreated spread their illness to others. c) Undocumented immigrants pay taxes – through payroll deductions, rent/property tax, sales tax, and so on -- that studies have shown amount to far more than they receive in government benefits. d) Even now, if people without documentation become seriously ill and go to the emergency room, they cannot be turned away. Instead of forcing them into inappropriate health care settings, we should take care of them properly.

#### What benefits are covered under the Illinois Universal Health Care Act?

All medically necessary medical services are covered, including primary and preventive care, specialty care other than elective cosmetic treatment, inpatient and outpatient care, emergency care, prescription drugs, durable medical equipment, long-term care, mental health services, dental services, substance abuse treatment, chiropractic services, vision care and correction. (Medically necessary services that are not specifically mentioned will still be covered.)

### Are there co-pays and deductibles under this bill?

No, there are no out-of-pocket costs for covered benefits. Studies have shown that cost-sharing discourages people from getting care early, leading to more serious problems.

#### How will the bill be funded?

The bill notes several funding streams, including (but not limited to) graduated income contributions from individuals and businesses, plus current government health care monies (since programs like Medicaid will be folded into the new system). Specific proposals are being studied.

#### How will the health care system be held accountable to the public?

The program will be administered by an independent agency known as the Illinois Health Services Governing Board, appointed by elected officials who are responsible to the voters (and not, as is the case with private insurance companies, to stockholders). At least one-third of the members of the Board will be consumer representatives.

# You can help make single-payer possible!

# Become a part of the Illinois Single-Payer Coalition.

Visit <u>ilsinglepayer.org</u> and become a member. Join our e-mail discussion group and learn about meetings, special events, single-payer news, and Much more. Go to <u>http://groups.yahoo.com/group/IllinoisSinglePayer</u>

You can also request a speaker, arrange a screening of The Healthcare Movie for friends or other groups, or volunteer to pass out single-payer flyers or collect petition signatures at events. Email us at <u>info@ilsinglepayercoalition.org</u>, or call **312-380-9357**.

And spread the word: talk to your friends, write letters to your legislators and newspapers. For ideas, resources, and additional information on single-payer health care, go to php.org or healthcare-now.org/