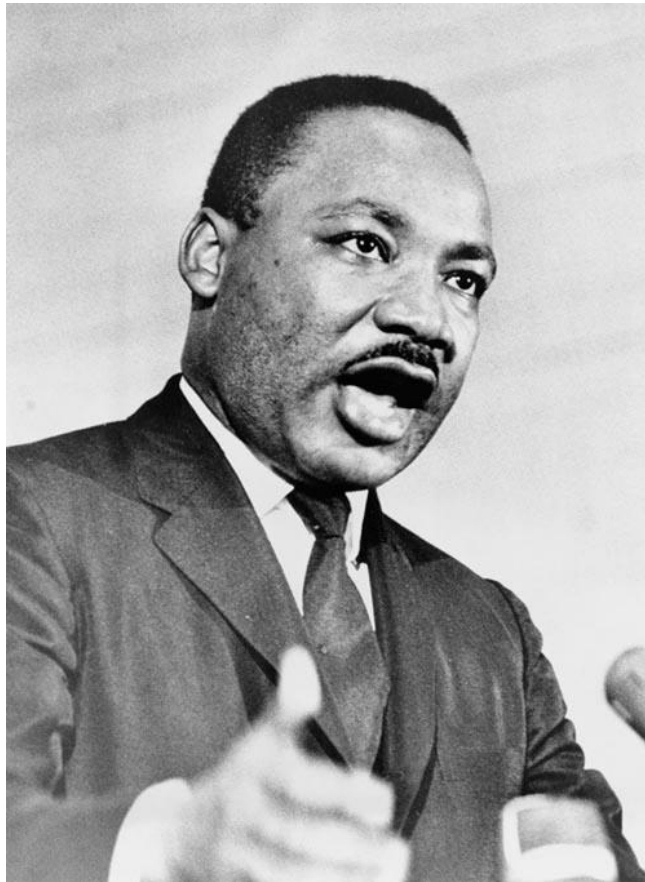
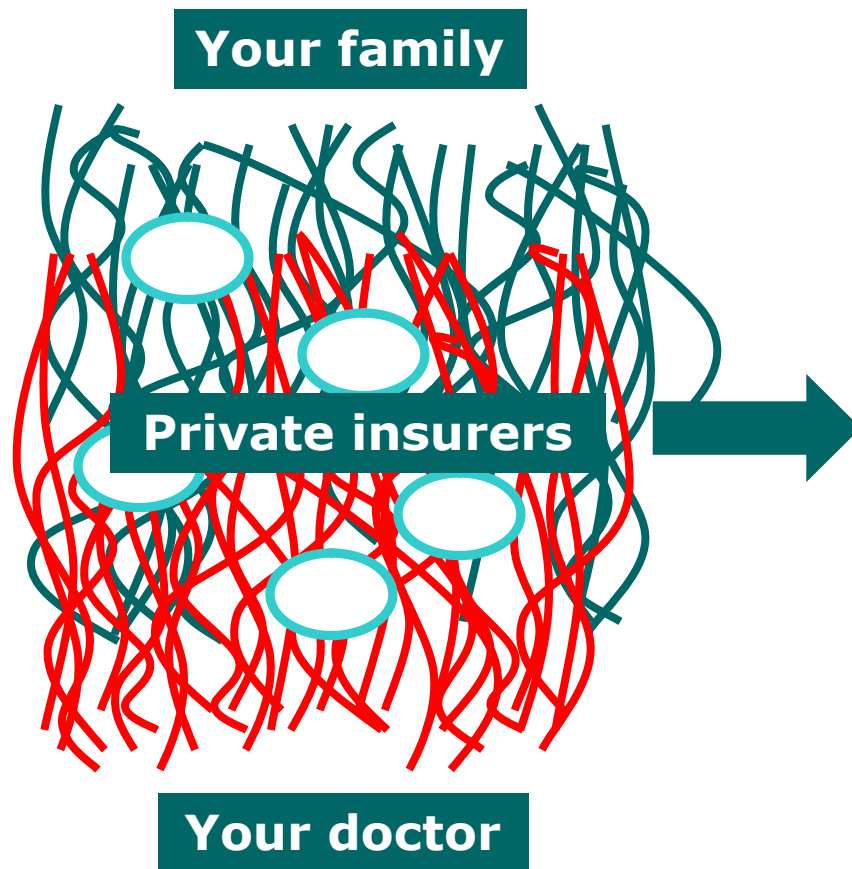


Health care reform—because all people deserve a healthy, productive life.



“Of all the forms of inequality, injustice in health care is the most shocking and inhumane.”

Insurance companies are the principal obstacle to providing access to health care for all.





Are we there yet? What a good health care system should be

- **Universal**
- **Affordable for patients**
- **Sustainable for society**
- **Comprehensive**
- **Accessible**

"Now the truth is that unless you have what's called a single payer system in which everybody is automatically covered, then you are probably not going to reach every single individual..."

President Barack Obama
23 July 2009 press conference



Useful features of the health care reform of 2010

- Pre-existing conditions eliminated (2010 for children; and 2014 for adults)
- Young adults can be included on parents' insurance
- End of lifetime limits on coverage
- Medicare "donut" hole eliminated over 10 years
- Preventive care included in Medicare at no charge



Problems with health insurance reform

- Only 8000 Americans have chosen to pay current market premiums for the new 'high risk' insurance.
- 25 million or more will remain uninsured after 2017.
- Regulation is left to states, which means erratic oversight
- States allowed to offer higher Medicaid benefits, but few states can afford them.
- The private insurance exchange plans have four levels (platinum, gold, silver and bronze) of coverage, based on ability to pay.
- Older people will pay three times as much as the younger.
- Insurance companies can still deny claims at will.



France, Germany and Japan have designed better models for private insurance.

These countries treat insurance companies as **public utilities**.

- These countries absolutely **forbid denying any claim**.
- These countries have **fees directly set by the government** for health care services.
- These countries have just one **universal benefit plan** in which items to be covered are specified by the government.
- These countries **do not allow age rating**.
- These countries have **no deductibles**, though co-pays may be required.



What comes after the health care reform of 2010?

- The **One Payer States** coalition is a network of 14 states established to implementing universal coverage at the state level, until we get an Improved Medicare for All.
- **Vermont's** new Gov. Peter Shumlin and their legislature are committed to adopting state-based universal health care coverage.
- In WA State, **the Washington Health Security Trust** (WHST) HB 1096/SB 5609 has been introduced.
- **Improved and Expanded Medicare for All** bills have been introduced in Congress, HB 676 and HB 1200.



Washington Health Security Trust

- **Provides real comprehensive health care**, including medical, dental, vision, mental health, and more.
- **Free choice of practitioners**—no more Preferred Providers.
- **Lower drug prices** from negotiated bulk purchasing.
- **No denial of claims** for medically-necessary conditions.
- **No deductibles.** Possible modest co-pays.
- Purchase of supplementary benefits is explicitly allowed.
- **Payroll deductions much less** than current premiums.
- **Employers would save** comparably in business expenses.
- **State and local districts would increase revenues** through savings.

Getting beyond the 2010 health care law



If your state can create a plan that
(1) covers as many people
(2) as affordably and comprehensively as the Affordable Care Act does
(3) without increasing the deficit...
you can implement that plan. And we'll work with you to do it.

-- 1 Mar 2011



Next legislative steps

- The **State Leadership in Health Care Act**” (S. 73) sponsored by Sens. Sanders and Leahy of VT, will collect all the federal funding and use for financing coverage of state-based programs.
- The **Empowering States to Innovate Act** (S. 3958) sponsored by Sen. Wyden (D-OR) and Sen. Brown (R-MA), will enable states to bypass the requirements of (PPACA) and set up their own state-based programs.



Universal coverage is still possible – sooner, better and cheaper

Health Care for All-Washington

www.healthcareforallwa.org

email: info@healthcareforallwa.org

www.twitter.com/hcfawa

www.facebook.com/hcfawa

Physicians for a National Health Program's Western Washington chapter

www.pnhpwesternwashington.org

email: pnhp.westernwashington@comcast.net

United for Single Payer

<http://www.unitedforsinglepayer.org>

Labor Campaign for Single Payer Health Care

<http://laborforsinglepayer.org/>