

# HEALTH CARE FOR EVERYONE: HEALTHIER FOR EVERYONE

America is the only wealthy democracy that fails to offer all its residents health insurance. Our country has the resources to fulfill its promise of equal opportunity by providing affordable and cost-effective comprehensive health coverage. This would increase our quality of life by reducing disease and disability, and by freeing families from the fear of losing everything if they have unexpected health care costs.

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***Single-payer health care is the fairest way to provide health care for all Americans.***

*Single-payer health care* is a system of financing health care through a government program similar to Medicare, available to everyone equally regardless of income, employment, or health status, and accountable to the public.

- Services are based on medical need, not the ability to pay.
- No one needs to fear losing coverage if they develop a serious health problem or need to change jobs.
- People with pre-existing conditions, or who are found to have inherited risk, can not be refused or lose coverage.
- *Delivery* of care is left to a variety of providers who can practice in the private sector or for public health services or hospitals, as they do today.
- Patients are free to choose their own doctors.



***Single-payer health care is a better buy than our current fragmented and wasteful, market-driven system.***

*Single-payer health care* could be paid for by a combination of public funds and affordable premiums, just as Medicare is today

- Overhead would be lower. About three of every ten health dollars for private health care insurance pays for bureaucracy, advertising and profits.
- Cost controls would be easier to implement and accountable to the public.
- When more people can afford to go to doctors and clinics more problems are caught early, before they become expensive crises or life-long disabilities.
- The single-payer program could bargain for lower prices on bulk purchase of prescription medicines and medical supplies, as our VA system does today.
- People would use hospital emergency rooms only for real emergencies, not

because they couldn't afford to go to a doctor's office or clinic.

- Competition among private insurers in our current system has not resulted in lower costs. Their profits more than doubled in four years while premiums and the number of uninsured people continued to grow rapidly.

***Single-payer health care is better for doctors and other care providers.***

- Doctors would no longer have to deal with many different insurers, each with different rules. Billing bureaucracies could be greatly reduced.
- Doctors would no longer need to waste time fighting insurers' decisions to deny payment for necessary treatment.
- Doctors could offer care without having to get approval from unaccountable bureaucrats in private insurance companies.
- Malpractice insurance premiums would be lower because there would be no need to include the cost of future medical care in awards to plaintiffs.
- A majority (59 percent) of doctors want national health insurance, according to a 2007 national poll by Indiana University.

***Single-payer health care is better for business.***

- Our commercial products would be more competitive on the world market when the cost of health coverage is spread among everyone – not just employers – as in other industrial countries.
- Small businesses that cannot now afford health insurance for employees would benefit from a level playing field and higher employee productivity.
- Job market flexibility would increase when workers no longer fear losing health insurance if they change jobs.
- More people would be encouraged to start their own business if they did not

have to fear losing health insurance when they leave a job.

***Single-payer health care does not have to be "one size fits all."***

- As in Canada, plans could vary from state to state so long as everyone can get basic coverage without discrimination.
- Patients would have complete freedom to choose their doctors – not like today's managed care systems, or Medicaid, in which many doctors do not or cannot participate.
- Single-payer health care should be comprehensive, covering all primary care and specialized services. However, private companies could offer optional supplemental policies for services that are not covered by the single-payer plan.



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