



GET THE FACTS

Healthcare that works for us all is within reach! *But we are not there yet.* The US just implemented the most sweeping healthcare reform since 1965 when Medicare was established, yet at least 30 million of us still can't access or afford healthcare, and we still face unacceptable health disparities. Per FamiliesUSA (2012), up to 44,000 Americans die each year simply because they cannot get the care they need. (<http://obamacarefacts.com/facts-on-deaths-due-to-lack-of-health-insurance-in-us/>)



The Affordable Care Act – or Obamacare – was intended to increase the numbers of Americans with insurance policies, and so it has.

But having an insurance policy is not the same thing as having health care.

Because we finance health care like a business through private health insurers, rather than as a shared public institution (a “single payer” system) like they do in Canada, France, Taiwan and many other countries, Americans still lack health care that is universal, affordable and fair. Instead, health has become a “market,” treatment has become a “transaction” and patients have become “consumers.” *No one is a more disadvantaged consumer than a sick person.*

Problem: Healthcare isn't universal.

According to the California Healthcare Foundation, in 2015 an estimated 5.6 million Californians remain uninsured. (<http://www.chcf.org/publications/2013/12/californias-uninsured>). Even after full implementation of Obamacare in 2019, over 3 million Californians and over 30 million Americans will remain without health insurance. Millions can't afford to buy health insurance, even with subsidies, and millions more are locked out of the system by their immigration status.

Solution: If healthcare were a shared public institution, like in the United Kingdom, Singapore or Bhutan, everybody would be included. Having universal, single payer healthcare providing coverage for life would make our families and communities stronger.

Problem: Healthcare isn't affordable.

That's because the primary focus of private health insurance is to make a profit. To achieve this, insurance companies limit our choice of doctors, and charge us a lot if we seek care out of their network. Plus, they delay payments and even deny coverage for procedures ordered by doctors. Lastly, insurance policies include complicated cost-sharing mechanisms that leave patients responsible for an ever-growing share of their healthcare costs. Today, health insurance policies have higher deductibles, co-pays and coinsurance than ever before. *“The size of the average deductible more than doubled in eight years, from \$584 to \$1,217 for individual coverage. Add to this co-pays, co-insurance and the price of drugs or procedures not covered by plans — and it's all too much for many Americans.”* (Laura Ungar and Jayne O'Donnell, USA TODAY) When people face high upfront costs, they avoid seeking care.



Solution: If we had single payer, like in Denmark or Sweden, the primary focus would be on “health.” Barriers to care like narrow doctor networks, upfront charges and confusing insurance enrollment would be eliminated. And the costs of care could be managed fairly, based on income. Healthcare would be affordable to everyone.



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Problem: Healthcare isn't fair.

The fact is, the more privileged among us get better care. People with more money and more education, who live in the best zip codes, and who have the best jobs get the best healthcare. *"If you live in Watts, your life expectancy is 72.8 years; if you live in Bel Air it's 84.7."* per Jim Mangia, CEO of St. John's Well Child, *Forbes.com*, 12/12/13. This large discrepancy in life expectancy is inconsistent with our values of equality.

Solution: If healthcare were a shared public institution, our healthcare system would reflect that **everybody matters!** As a democratic society, we all have a stake in institutions that promote equity, whether we are talking about law enforcement or health care. We are all constitutionally guaranteed the right to life, liberty and the pursuit of happiness. *Yet what is life without health?* Universal single payer healthcare promotes equity.



Why act now? And, why California? We already went through a big healthcare reform. . . .

Each year we fail to implement additional healthcare reform, there will be more California families living sicker, dying younger, and living one emergency away from financial ruin. A state-specific California single payer solution would resonate throughout the nation. California continues to lead the nation in innovation. *Why not in healthcare?*

And fixing healthcare now will free up resources for other social challenges like funding education, preserving our environment, adapting to climate change, upgrading our infrastructure, and more.

Per the Lewin Group, California employers, communities and families would save an estimated \$34 billion per year with a universal single payer system.

See: The Health Care For All Californians Act: Cost and Economic Impacts Analysis

Let's get started!

Join HEAL California to win Healthcare Equality At Last!