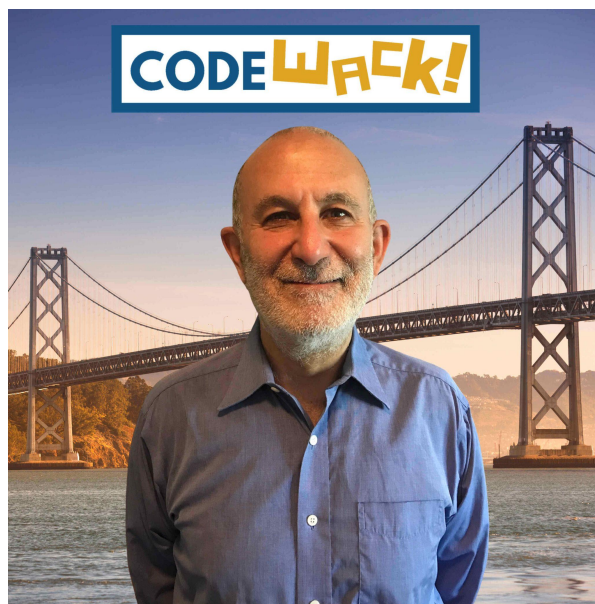


How much could  
you save with single  
payer? Now, you  
can do the math!



## IN THIS EPISODE

How would most families and individuals fare financially with a single-payer Medicare for All system? ***What about you?*** Would you pay more - *or less* - for health care than you're paying now? If saving money (and lives) weren't enough, what else could we gain if we had Medicare for All? ***Could Medicare for All help unite our divided nation?***

To find out, we spoke to **James G. Kahn**, a professor emeritus of health policy, epidemiology, and global health at the University of California, San Francisco. An expert in health policy and economics, he's an advisor for Code WACK! as well as editor and primary blogger for [Health Justice Monitor](#).

# WE DISCUSS

***A clear majority of economic studies indicate that single payer health care would save the U.S. money. But what about individuals and families - would they save money, too?***

"...that depends on how you design the tax structure. So for example, we've just developed a household cost calculator that asks people what they currently spend on premiums, what their employers spend on premiums and then what they spend on out-of-pocket costs and then we ask what the family earns, and we use that to calculate the taxes that would be due."

***- Jim Kahn***

***Tell us more about the calculator and the tax plan it's based on.***

"The tax plan that we developed is for the state of California and...we designed it to be progressive ... What we found so far is that at least 85% of people who complete this find that they save money. They pay less in ... new taxes than they pay with premiums and cost sharing. The short answer to your question is 'almost everyone will do better under single payer except for the wealthiest among us who earn the most' ...." - ***Jim Kahn***

***So it sounds like single payer really would save money for almost everyone. But you've suggested it could do much more for our country.***

"I believe that single payer would send an important message that if we are in this together, if we recognize a shared problem getting health care and a shared solution, we all get the same health care ... these are all ideas which I think would bring us together. Even conservatives, if you ask them, recognize that the income and wealth disparities in our country are out of control. So I

know that the support for efforts to reduce economic inequality are widespread across the political spectrum and single payer would help all of this in many ways. " – **Jim Kahn**

## Helpful Links

[New study says 'Medicare for All' will save the U.S. money with lower healthcare costs](#), *Fierce Healthcare*

[What Is Single-Payer Health Insurance?](#), The Balance

[Key Design Considerations for a Unified Health Care Financing System in California \(Final Draft\)](#), *Healthy California for All Commission*

[Projected costs of single-payer healthcare financing in the United States: A systematic review of economic analyses](#), *PLOS Medicine*

[Part 1: Public perception and health care's social contract with America](#), *State of Reform*

[Part 2: The four tenets of health care's social contract with America](#), *State of Reform*

[The Pandemic and Our Broken Social Contracts](#), *Project Syndicate*

# Episode Transcript

Read the full [episode transcript](#).

## Dr. James G. Kahn Biography

**James (Jim) G. Kahn, MD/MPH**, is an emeritus professor of health policy at University of California San Francisco. He has 30 years of experience conducting economic analysis of health programs in the U.S. and in low and middle income countries around the world. He has published widely on the economics of health insurance and single payer reform in the U.S. His funders include the National Institutes of Health, the World Health Organization, and many foundations. He has more than 200 academic publications.

In 2005 he quantified U.S. healthcare administration costs. This work found that billing and insurance-related administration represents nearly one quarter of the costs of physician and hospital care funded through private insurance. He presented on administrative costs to the U.S. Institute of Medicine, of the National Academy of Sciences. In 2014, Dr. Kahn led a team that estimated potential savings of at least \$400 billion per year from simplifying billing and insurance-related administration in the U.S. healthcare system.

In 2020, Dr. Kahn and colleagues found that 21 of 22 existing studies of the cost of single payer estimated savings in the first year, and all did over time. The main source of savings was simplified administration. This was published in the prominent journal PLoS Medicine.

Dr. Kahn served for two years as President of the California chapter of Physicians for a National Health Program. Currently, he is health policy analyst for the podcast [Code WACK!](#) and editor and primary blogger for [Health Justice Monitor](#).

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