

Nurses' guide to single-payer reform

Massachusetts Health Care Trust bill revised for new legislative session

Revised and Filed on Jan. 10, 2007

What this bill does

This legislation guarantees every Massachusetts resident first class health care coverage by replacing the current patchwork of public and private health care plans with a uniform and comprehensive health plan. It creates a single public entity called the Health Care Trust to replace all existing public and private bureaucracies.

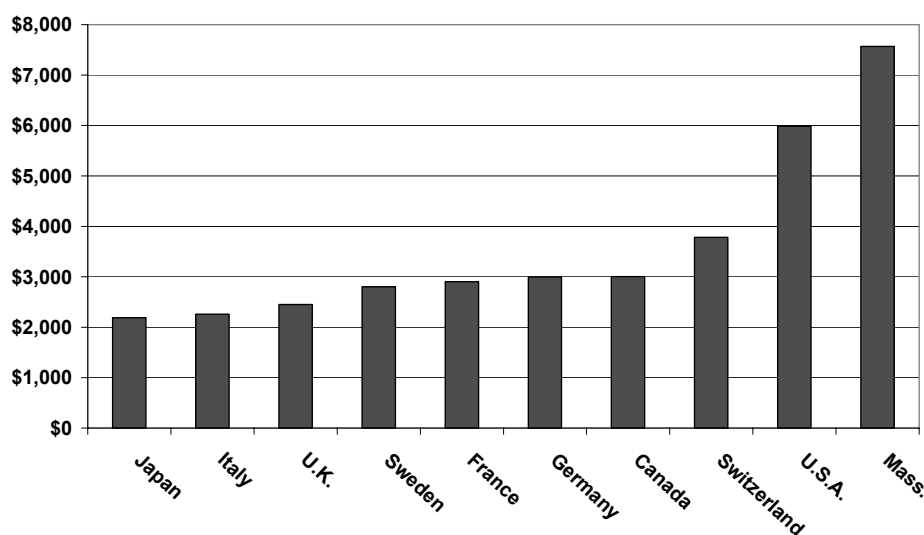
Why a single-payer law is needed

No country or community in the world has been able to even approach universal, quality health care coverage without a single-payer system. This is because having many private insurers is actually much more expensive, and creates more waste, than covering all residents under the same program. Private insurers have much higher overhead costs—so a large chunk of our premium dollars is wasted on advertising, high executive salaries and unnecessary bureaucracy. Furthermore it costs hospitals, health centers, and physicians billions of dollars to deal with dozens of insurers, each with a different system and each imposing different requirements on health care providers.

Having a single system that all residents benefit from dramatically reduces discrimination and inequalities in access to and quality of care. Disparities in the health care system have actually been growing rather than diminishing in the United States. Depending on your age, ethnicity, gender, geographic location, sexual orientation, and many other factors, you will face different barriers to receiving the care you need. A system based on private insurance is designed to offer different levels of coverage and access to different groups of people—and insurance companies actually have an incentive to avoid social groups with statistically higher rates of health problems. So long as we have different tiers of coverage for different people, discrimination will plague our health care system.

Single-payer systems allow patients to choose from any doctor, hospital, or other provider; allow continuity of care; and promote preventive care. Almost all plans under private insurers in the United States today place severe limitations on where patients may receive care. What's more, when residents change jobs or health care plans, they will often be forced to change provider as well—undermining the continuity of care, which medical professionals consider crucial. Most importantly, single payer systems give all residents access to primary care, which helps to catch dangerous conditions at an early stage and actually saves money in the long run.

Health care spending per person: Comparing Mass. with selected wealthy nations, 2003



Source: Alan Sager, PhD, *Cape Care: Real Opportunities—Hard Work Required*

Celebration of Health Care Leaders 2007

Community leaders nomination form now available

Health Care For All's Community Leader Award honors health leaders who have made an impact in their communities. Please nominate individuals, organizations, or groups in Massachusetts that best exemplify achievements in:

- Outstanding health care leadership or advocacy; or
- Significant improvements in health care for the underrepresented and/or underserved.

The honoree must be present to accept this award at Health Care For All's annual celebration, For the People, A celebration of Health Care Leaders 2007. The event will be held in the evening on Monday, May 7, at The Westin Copley Place Boston. If you have any questions, contact Marla Stein at stein@hcfama.org or 617-275-2926. ■

How does the Health Care Trust relate to the recently enacted Massachusetts health care law?

The recently passed law attempts to address only one element of the health care crisis: the uninsured. However, over three-fourths of Americans who have trouble paying their medical bills have health insurance. Medical costs account for over half of personal bankruptcies in the country—and most of these households had health insurance at the time they ran into health problems. Sky-rocketing costs are destroying municipal and state budgets, while both employers and workers are being asked to pay more than they can afford just to keep their coverage. Seniors spend an extraordinary percentage of their income on medical costs not covered by Medicare. Rising costs are causing not just a growing number of uninsured, but are creating crises for families, governments and employers across the state that do pay for some form of insurance.

Similar bills attempting to cover the uninsured have had little success in shrinking the uninsured population, because rising health care costs make this so expensive. Without the sort of cost controls that a single payer system brings, it will be extremely difficult to slow the crisis of the uninsured, the underinsured, and the employers and residents breaking the bank to pay for quality insurance.

Support for the bill

Massachusetts voters have consistently supported a universal single payer health care system. A 1986 referendum directing the State Legislature to call on the US Congress to enact a national health care program was approved by more than 66 percent of the voters statewide. A subsequent universal single payer referendum in 1994 was approved by over half of the voters in eight voting districts. In 1998, the voters in three legislative districts overwhelmingly approved a referendum question calling for a single payer health care system. Another local referendum was overwhelmingly approved in 1999, and three in 2000. Two studies commissioned by the Massachusetts Medical Society and another commissioned by the Commonwealth of Massachusetts in recent years have shown that a system such as proposed by the Health Care Trust would be the best option for Massachusetts, and a viable solution to our health care crisis.

More than 90 organizations in the state have formally endorsed the Massachusetts Health Care Trust bill. They include the AARP, the Huntington's Disease Society of America, the Latin American Health Institute, the Massachusetts Coalition for the Homeless, Massachusetts Jobs with Justice, the Massachusetts Nurses Association, the Massachusetts Public Health Association, Massachusetts Senior Action Council, the Massachusetts Teachers Association, the National Association of Social Workers, Physicians for a National Health Program, UNITE-HERE, the Service Employees International Union, and the Women's Health Institute.

To learn more about the Massachusetts Health Care Trust, or to receive the full text of the bill, contact Mass-Care at info@masscare.org or call 617-723-7001. The bill's lead sponsors are Rep. Frank Hynes (617-722-2552) and Sen. Steve Tolman (617-722-1280). ■

