

### A Common Scenario



Most employers subsidize a large percentage of their employees' health insurance premiums as a cost of doing business. Today's premiums are so expensive that they are unaffordable to most

employees, so they look for employers that offer health coverage as part of a benefits package.

One major problem with our current private, employer-sponsored health insurance is that it creates double-whammy inflation. If health care costs rise 7%, insurance goes up 11%. Someone must pay extra to cover irrationally exuberant corporate profits, CEO salaries and additional bureaucracies, all of which divert health care dollars away from necessary care.

Companies expect health insurance costs to rise on average 10% per year, as they have for the past several years. However, no one can know who will develop a severe or chronic illness. If just one person develops cancer, diabetes, multiple sclerosis, has a heart attack or stroke, or if one family has a child with a chronic genetic illness such as hemophilia or cerebral palsy, then premiums will skyrocket for the entire group.

Employers then must either pay more, shift costs to employees, or reduce benefits by switching to a cheaper plan. The problem with cheaper plans is they put employees at much greater risk of financial catastrophes caused by medical expenses.

The single-payer solution presented in this brochure solves all of these problems by putting every American into a single risk pool, which much more effectively minimizes the impact of high-cost illness on individuals and society as a whole. The cost to cover everyone would rise at a predictable rate every year without expenses due to unpredictable and unreliable insurance coverage forcing companies out of business or employees into bankruptcy.

"We have some of the best physicians and medical technology in the world, but cannot make the most effective use of them with our present irrational, chaotic and complex payment system."

*Drs. Eugene and Linda Farley  
Retired, University of Wisconsin  
Medical School, Madison*

**National single-payer health care for all will cost less than we spend today and deliver better quality care because it utilizes efficiencies of scale, creates much-needed transparency in a system that now has none, reduces bureaucracy and eliminates unnecessary, expensive middlemen.**

### **Business Coalition for Single-Payer Healthcare**



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**Can you still afford to provide quality health insurance for all of your employees?**



### **How to Save 30% or More on Better Health Coverage**

- **We're not selling insurance**
- **We're not selling anything**
- **Free information and solutions inside**





# Business Benefits of a Single-Payer Medicare-For-All System

## Should health care remain a business burden?



No. It is by historical accident that employers were drawn into our health care system, and it has grown into a massive personnel cost that has virtually destroyed U.S. competitiveness.

**There is a better way, but it requires business leaders to reset to zero.**



Progress happens. The Fax industry displaced overnight delivery services, and email displaced Fax usage. Times change, usually for the better, and it is business leaders that usually make it happen. It's time for health care payments and coverage to change.

## We have alternatives...



Our choice is to keep a health care system that is confused and inefficient, or replace it with a single-payer system as they have in every other industrialized country.

## Businesses will...

- Eliminate health care benefits and reduce their labor costs by 10-12%
- Cut workers' compensation by up to 50%
- Become more competitive with foreign products
- Eliminate health care benefits management costs and related labor negotiations
- Free up worker income to buy new products and services, thereby improving the economy
- No longer have to fear employees with higher medical costs

## Improved Medicare For All

**H.R.676**, as proposed by US Rep. John Conyers and cosponsored by scores of other Members of Congress (more than any other comprehensive health care reform bill), simply expands the Medicare system to cover 100% of the U.S. population. Like Medicare today, it is a single-payer system that takes advantage of a single risk pool of all 300 million Americans. Rather than the current 1500 insurance companies, with thousands of different plans, HR676 establishes one universal plan which is administered by one private contractor in each state, thereby saving almost 90% of the administrative cost. It replaces the average 15% insurance premiums and patient co-pays with a modest payroll tax of only 3.3% for employers and 3.3% for employees.

## Important Facts

- It is not socialized medicine, as is the VA, Bethesda Naval Hospital and other armed forces health care systems.
- We'll be able to choose our own doctors and specialists. Hospitals will no longer be in crisis because they will have a global budget each year covering everything, based on their real costs.
- All hospitals and physicians remain private and are paid under today's guaranteed fee-for-service and DRG programs. Bad debt and unnecessary ER visits will be eliminated.
- The current insurance bureaucracy consumes up to 31% of health care dollars to cover non-healthcare administration costs (marketing, broker commissions, high executive salaries, high costs for lobbying and campaign contributions, gatekeepers to deny care, actuarial costs, and high shareholder profits).
- The single-payer administrative costs will be about 3% and will save money by eliminating the gigantic waste and duplications of the current multiple payer system.
- The savings will totally offset the coverage of the uninsured and provide much better benefits for all of us.
- HR 676 would cover every person in the U. S. for all necessary medical care including prescription drugs, hospital, surgical, outpatient services, primary and preventive care, emergency services, dental, mental health, home health, physical therapy, rehabilitation (including for substance abuse), vision and hearing care, chiropractic and long term care.
- HR 676 ends deductibles and co-payments because they do not offset their costs.
- HR 676 would save billions annually by eliminating the high overhead and profits of the private health insurance industry and HMOs.

## Links For Further Information

- [www.businesscoalition.net](http://www.businesscoalition.net)
- [www.healthcare-now.org](http://www.healthcare-now.org)
- [www.pnhp.org](http://www.pnhp.org)
- [www.guaranteedhealthcare.org](http://www.guaranteedhealthcare.org)

"H.R.676 is the only Congressional bill that will provide for an improved Medicare-For-All that will serve everybody and save money at the same time."

— Marilyn Clement  
National Coordinator,  
Healthcare-NOW

