

### **The Problem...**

Under our private, for-profit health insurance system CORPORATE PROFITS are allowed to come before anything, including the health and welfare of the patient. America is the only country in the modern, developed, civilized world where this situation is allowed to exist.

Accordingly, millions cannot qualify for private health insurance because of "pre-existing medical conditions". In other words corporations cannot profit by insuring them so they REFUSE to do so. Millions more simply cannot afford the staggering premiums that these companies charge for coverage. Once again, these insane, immoral and inhumane conditions are to be found ONLY IN AMERICA!

**Some say that most Americans are satisfied with their health insurance** - An even more insidious part of the problem is that multi-millions of policy holders believe that they have good coverage and never find out until its too late that health insurance companies will routinely bail out on them when a serious illness comes along. Huge co-pays and deductibles kick in leaving families with thousands of dollars in unpaid medical debt. In addition, 20% to 40% of all health care claims ARE SIMPLY DENIED by the various private insurance companies leaving the policy holder holding the bag for thousands more in medical debt. Finally, under a uniquely American practice called "rescission", private insurance companies will simply cancel your policy if you get so sick that they decide that they don't want to pay your medical bills any more.

### **The Results...**

While health insurance company CEO's take home millions in salaries, OVER 47,000 AMERICANS DIE ANNUALLY because of no health insurance or because they cannot afford to use the insurance that they already have due to high co-pays and deductibles. Some call this a uniquely American form of **GENOCIDE**? Is that a fair conclusion? You must decide that for yourself!

So that private health insurance companies can enjoy record profits, one-half million Americans WITH health insurance will be forced into bankruptcy this year because of unaffordable medical debt. One half million more without any insurance at all will also be forced to do so as well. An unbelievable 60% of all personal bankruptcies in the USA are caused by medical bills. This makes it the #1 cause of personal bankruptcy in America. This problem exists in no other country on our planet. In other words, there is no other country in the world in which you can be forced into bankruptcy by medical bills... not one other - ONLY OURS!

It is not surprising that America spends more money on health care per capita than any other country in the world yet we rank unbelievably low in some very important world wide health care statistics. For example:

<b>Category</b>	<b>America's World Ranking</b>
Life Expectancy	31
Maternal Mortality	34
Infant Mortality	37

**Finally**, over the next ten years, the private, for-profit health care industry will drain between **\$3 Trillion and \$4 Trillion dollars** from our health care system to sustain their staggering profits, enormous CEO salaries and to pay for the blinding complexity and confusion of over 1300 competing administrative paperwork systems that every doctor's office and hospital must contend with every day and yet insurance companies will return **NOT ONE NICKEL** of value in the process. That's right, they contribute NOTHING WHATEVER to health care! They just collect money from you and then re-distribute it to the health care providers and keep a huge amount of it for themselves in the process. This represents a loss of money to our economy that is simply unsustainable and one that will eventually bankrupt this entire country completely if not corrected.

**Meanwhile, Small Business**, the real engine of job creation in America, staggers under the weight of this unsustainable burden and cannot grow our job markets and increase salaries largely due to the money that they must pay instead to the giant health insurance companies. Over the last decade, **AVERAGE AMERICAN INCOMES HAVE GONE DOWN** while **HEALTH INSURANCE PROFITS HAVE SKYROCKETED AN AMAZING 480%**. Can you believe that? No really, can you believe that?!

### **The Solution... Medicare for All - America's Public Option**

Every other modern, developed country in the world has created some kind of government run national health insurance system that covers all of its citizens and provides adequate and affordable health care for all. Are these other systems perfect and problem free? By no means, but the problems that they have are miniscule compared to the enormous ones created by the disgustingly immoral catastrophic system that has America in such a suffocating death grip.

Our own **MEDICARE** is a very successful government run single-payer health insurance system. It is ranked as one of the top five medical management systems in the world. If we were to simply set aside the age 65 requirement to join and allowed every American citizen or legal resident to buy into it as a health insurance option at fair but adequate market rate premiums we would **IMMEDIATELY** accomplish several things.

#1. **PROVIDE REAL COMPETITION** to private for-profit health insurance companies which would be forced to lower rates and provide better service in order to stay in business.

#2. **END THE PROBLEM OF THE UNINSURED** in America because the government would provide subsidies to those legitimately unable to afford even low-cost Medicare premiums.

#3. Go a long way towards **SOLVING MEDICARE'S FINANCIAL PROBLEMS** by bringing in billions of premium dollars from a younger and healthier population that could be offered special incentives for early enrollment such as long term premium caps and so forth.

#4. Eliminate the need for 2000+ page health reform bills as the competition provided by Medicare would solve most, if not all of the existing problems in our private system in a few short years.

### **Lies About Reform...**

**SOCIALIZED MEDICINE** - Medicare is **NOT** socialized Medicine. It is just a very efficient form of health insurance administered by the government. All of the doctors, nurses and most of the hospitals remain private. Government insurance is not a unique concept or is it some insidious threat to our freedoms or way of life. Did you know for example that **ALL** flood insurance in America is underwritten by Uncle Sam?

**LEVEL PLAYING FIELD** - Many have complained that the government imposes unfair competition in the insurance market because they do not face the same expenses as private providers. This may be a valid argument in other areas of free market commerce but where the health and welfare of the American People are concerned, this argument simply cannot stand up. In fact, the private sector has proven itself to be completely incapable of providing adequate and affordable health insurance for all! As stewards of our health care system they have utterly failed in their sacred responsibility of protecting the well being of America by placing profits over people. Hundreds die daily due to lack of access to health care. Where is the outrage from our "pro-life" neighbors over this issue? Their help in this effort could literally save thousands of lives.

**RATIONED CARE** - This is possibly the craziest argument of them all! We actually have massive rationed care **NOW** under our private for-profit health insurance system. Health care under the private sector is rationed based on your ability to pay. But there is **NO** rationed care under Medicare now so why should it suddenly appear under Medicare for All which will be much better funded than the current program?

**GOVERNMENT TAKEOVER OF THE HEALTH CARE SYSTEM** - This cannot happen unless and until huge majorities of Americans **CHOOSE** for it to happen by their selection of Medicare as their primary insurance provider. If such turns out to be the **FREE WILL** of the people, how can anybody legitimately object? Also, it is likely that private health insurance will continue to provide supplemental health plans for those more affluent members of our society who will want more in the way of special benefits than the basic Medicare policy provides.

**CONSTITUTIONALITY** - The Constitution of the United States in the very first paragraph admonishes the federal government to provide for the "*general welfare*". What could be clearer than that?

**A THREAT TO OUR FREEDOM** - Many fear that government run health insurance represents a mortal threat to our American way of life but in fact there have been many solutions to societal problems over the years that have included government participation without bringing about a gulag society in America. There are just some few issues that the government can handle more beneficially and more efficiently than the private sector can and health insurance is **CLEARLY** one of those issues. *The real threat to our society is to be found in continuing to rely exclusively on a greed and profit driven private health insurance industry that has already demonstrated over the years with such stunning clarity their fundamental lack of concern for the welfare of the American people by purposefully denying coverage to millions and allowing millions more to die and go bankrupt for NO OTHER REASON than to support their profits.*

*For More information on how YOU can help please go to [www.HR676.org](http://www.HR676.org)*