



Healthcare Matters Insurance Services

KEEPING YOU UP TO DATE ABOUT YOUR HEALTHCARE AND THE DECISIONS THAT AFFECT YOU!

Right off the bat....I apologize for the long read in this newsletter! I just feel it is vital that you know what could be affecting YOUR healthcare in the future! I feel it is important that as Americans (& Californians for this news piece) we stay informed on what our legislature is "thinking". I am not suggesting anything about how you should vote this June but I am hoping you take the time to cast an "educated" vote. There are mixed views about the Single-Payer system...heck, even I get confused and wonder if I am making the right decision for the future of my healthcare at times!

In reality, no one "cares" about their health insurance (it is "mandated", right?, so you choose "whatever") until the time it is needed for something catastrophic and scary to us! Hence, we should be informed!

I say it all the time..."It is up to us to be informed and make an educated decision" and that has always been my goal as your health & life insurance broker.

[Read more about all of the links below:](#)

IN THE NEWS TODAY

The state of U.S. health care can be a tough pill to swallow for many Americans. It often is complicated and confusing to many. And, while significant gains have been made in providing access, many in California and others around the country remain uninsured.

How we provide that health care, however, is up for debate.

While the California bill #SB562 is NOT on the ballot this June, your candidates for Governor are. You need to know their stance on a Single-Payer system if they win the election. SB562 has just been "shelved" and could be back again!

One proposal is to move to a single-payer system. In a single-payer health care system, the government, rather than private insurers provide most health insurance. Countries like Canada, the U.K., Australia and many others use versions of a government-run system.

FROM WIKIPEDIA

Single-payer healthcare is a [healthcare system](#) financed by [taxes](#) that covers the costs of essential [healthcare](#) for all residents, with costs covered by a single public system (hence 'single-payer').^{[1][2]}

Single-payer systems may contract for healthcare services from private organizations (as is the case in Canada) or may own and employ healthcare resources and personnel (as is the case in the United Kingdom). "Single-payer" describes the mechanism by which healthcare is paid for by a single public authority, not the type of delivery or for whom [physicians](#) work, which may be public, private, or a mix of both.^{[5][6]}

IN CALIFORNIA

On February 17, 2017, SB 562, which is also known as "The Healthy California Act" was introduced to the California State Senate.^[76] This bill is a \$400 billion plan that was sponsored by the California Nurses Association to implement single-payer healthcare in California.^[77] Under this bill, which was co-authored by State Senators Ricardo Lara (D-Bell Gardens) and Toni Atkins (D-San Diego), Californians would have health coverage without having to pay any [premiums](#), [co-pays](#), or [deductibles](#).^[77] Under this proposed bill, all California residents will be covered in the Healthy California Act SB 562 regardless of their immigration status.^[78] This bill will also include transient students that attend California institutions whom, purchased their healthcare program through the school.^[78] Services that will be covered by this bill will need to determine as medically necessary by the patient's chosen health care provider.^[78] These services will

range from preventable services to emergency services, in addition to prescription drugs services.^[78] SB 562 passed in the State Senate on June 1, 2017 with a vote of 23-14.^[76] When the bill was sent to the State Assembly, it did not get approved and was put on hold since there were flaws that did not address issues like how to fund for this bill and how care would be delivered to patients.^[77] Although the bill is currently put on hold, it hopes to be revived next year in 2018 with the necessary changes so it can be reviewed again by both the State Senate and State Assembly.^[79]

But would it work here? Here's why proponents say YES:

- *Health care in the U.S. is expensive and it's only getting worse.*
- *In a single-payer health care system, a larger pool of people covered means more negotiating power with providers, drug companies and others.*
- *A single-payer system could streamline the system and reduce administrative costs, passing the savings onto the taxpayer.*
- *No tiered insurance policies*
- *The care you receive wouldn't depend on your employment status or employer.*
- *Encourage preventive care*
- *The U.S. has already established that access to health care is important. Anyone in need who walks into a hospital will receive care regardless of insurance status. Emergency room visits, however, are one of the most expensive ways to deliver and receive care. In a single-payer system, people are able to see the doctor much earlier, reducing ER visits.*
- *Preventive care is also important in reducing costly chronic diseases like diabetes and heart disease.*
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Single-payer also has its downsides. Here's why opponents say NO:

- *Taxes will go up for everyone, regardless of how often you use health care.*
- *In a single-payer system, taxpayers bear the cost of health care. Even if single-payer reduced health care costs overall, many would pay more for the care of others than themselves.*
- *The government would have control over health care.*
- *For many who believe the government is generally inefficient, handing over control of health care would only make the system more expensive, confusing and stagnant. Many worry that without the incentive to control costs, there is less incentive for health care to innovate or become more efficient.*
- *Less individual choice in health care*
- *Single-payer systems are one-size-fits all. All people are treated equally, giving those who want more health coverage few options; those who might need less coverage also get lumped into the big pool.*
- *The value of health plans is lost*

- *Health plans have been among the leaders in many areas important to an efficient health system. For example, by evaluating claims data, they encourage the most cost-effective treatments. Negotiations with providers of care control costs. Innovative plan designs promote preventive care.*
 - *Health plans also have been in the forefront of areas like identifying and preventing fraud, reducing unnecessary health care and creating health coverage options that suit specific needs.*
- Another important consideration is the culture in the United States. Most agree that politically, a single-payer system would be difficult at best in today's climate. Even the Affordable Care Act – Obamacare – continues to divide policymakers and the public even though it is a long way from a government-run system.*

YOUR CANDIDATES

Consolidated Primary Election
is Tuesday, June 5, 2018

John Cox

Against single-payer, wants price transparency.

Republican businessman John Cox said the free market is the solution to rising health care costs and inadequate access. If elected, he said he'd push for cost transparency for all health care procedures and services. The idea is patients would be able to see upfront costs from insurers and hospitals before making any medical decisions.

"Payment is power," Cox said. "So we need to make sure that we have a truly free market, patient-driven, competitive health care system and that involves innovation. I'm talking about health care providers – doctors, hospitals, clinics – being competitive with one another and being transparent with their pricing so you can walk into an emergency room or hospital and ask how much everything will cost you."

Cox also supports efforts by President Donald Trump and the Republican-controlled Congress to repeal Obamacare.

"The Affordable Care Act said it was about affordable health care, but it was only affordable with government subsidies," Cox said. "You don't make anything more affordable by giving some people subsidies."

Travis Allen

Opposes single-payer, wants more competition in the private market.

Republican Assemblyman Travis Allen says if elected, he'd deregulate health insurers and loosen the rules for selling insurance in California.

"The right answer is to open up our state insurance market to out-of-state companies to compete with Californians' business," Allen said. He too backed efforts to scrap Obamacare, and he believes a taxpayer-financed system run by the government would bankrupt California. "The right answer is to open up our state insurance market to out-of-state companies to compete for Californians' business," Allen said. "Anytime you eliminate competition, you're going to get ultimately higher prices and lower quality."

Gavin Newsom

Supports creation of a universal, [single-payer health care system](#).

"One thing single-payer is, is a radical departure from a multi-payer system. One thing it's not is more expensive," Newsom said in an interview with The Bee Editorial Board. The difference between me and a number of the other (Democratic candidates) is rather than telling you all the reasons it can't be done, I am committed to pursuing ways that it can be done."

Antonio Villaraigosa

Supports universal health care but opposes single-payer without a detailed financing plan.

"Anybody for it is selling snake oil..." Villaraigosa said. "It's got to go to a vote of the people. The people would have to double their taxes, to the tune of \$200 billion dollars."

John Chiang

Questions how single-payer would work and opposes it without a way to pay for it.

In his health care platform, state Treasurer John Chiang repeats the call-to-action phrase championed by single-payer supporters: "Health care is a right for all, not a privilege for just the wealthy."

He said he supports efforts to expand access and coverage for the uninsured, but stopped short of committing to pursuing a single-payer system if elected, saying instead that he'd convene stakeholders to study how the state could move in that direction

"There's still a lot of questions that need to be answered," Chiang said in an interview. He said he'd do a "thorough review of programs and services," then decide how to proceed.

Delaine Eastin

Unequivocally supports single-payer.

Eastin is more aligned with Newsom in her enthusiastic support. She said California must lead the nation on single-payer to lower rising health care

costs and strip the profit motives of insurance companies and pharmaceutical companies out of the current system.

"I'm lucky enough to have insurance, but what about those who aren't?" she asked.

"There's an old saying 'Greed is good.' Well I don't think greed is good. It's bad, and I think it's hurting a lot of normal, ordinary people," Eastin said in an interview. "If you have a system where only the fortunate are covered, then the rest live in terror that an illness will bankrupt them, or worse."

She said she supports the current single-payer bill in the Legislature but if it dies as expected, she'd form a task force to lead the charge, if elected.

"I don't think it's snake oil," she said. "We've had other things that weren't perfect in the beginning. When they came up with Social Security, people ridiculed it and said it would bankrupt the country. Now it's a godsend for all kinds of people.

"I'm old enough to remember when Lyndon Johnson proposed Medicare, People really did say it was a horrible idea. Now it's proven to be one of the great genius moves of the 20th Century," she said. "There's too many people who are tepid and timid right now. It's like we're afraid to try something new. That isn't how we got here, so let's do it – let's fix it."

Amanda Renteria

Likes the idea of single-payer but says California should focus on fixing Obamacare.

Hillary Clinton's former national political director who entered the gubernatorial race late, said she too believes single-payer should be California's long-term goal, but she'd focus first on smaller changes like creation of a public insurance option to compete with for-profit companies.

Renteria was chief of staff to Sen. Debbie Stabenow, D-Michigan, during the passage of the Affordable Care Act. Renteria said at the time the public option was not thoroughly vetted, but she believes it could work for California. She also voiced support for state efforts to cap health care payments for medical insurers and hospitals.

"I want to make sure that as we explore single-payer, we really do look at all the steps it would take to get it done," Renteria said in an interview. "Everything is on the table."

SOURCE: SACRAMENTO BEE

MY THOUGHTS

I don't have the answers to this at all. I am not "privy" to be in with the "big guys" in our legislation. I do however ask you to ponder this:

1. How DOES California pay for it?

With Medicare right now (single payer) it pays 80% of medical bills from the Government paid by our paychecks. The other 20% is paid by the patient – 99% purchase a Medicare Advantage or Medicare Supplement or have Medi-Cal. So, would that mean IF California could pay the 80% (or are they saying 100%?), would that mean they will decide “approve” or not approved” for our medical care? That deeply concerns me.

2. You have to learn what you need to know about health insurance to make an informed decision.

You might just lose your agent. ME???? Would they need agents at all? Do you know that when the Affordable Care Act was conceived by former President Obama, the first thought was to let everyone pick their insurance off the website! How do you feel about that? I believe agents are invaluable to helping Americans choose what plan suits their needs and budget!

3. You may have even fewer choices.

Think about other states (TODAY) that have only one carrier to choose from. What does “no competition” do to the premiums and benefits?

Think this over as you go to the polls this coming June 5th. It’s an “off” election time and turnout is usually low...so please get out there and pick the person(s) you think best to hear your voice about YOUR healthcare!

As for me, I am voting. And as usual, every time, I am volunteering at a voting poll precinct!

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