

What is Single Payer Health Care?

Single Payer is a system of funding health care through a publicly-administered Health Care Trust. It would guarantee coverage for every resident of Mass. for all medically necessary care including primary care, prevention, dental, vision, mental health, in-patient, rehabilitation and home health services, prescription drugs, etc. You could continue to see your current providers; the only change would be how your providers are paid for their services.

But isn't Mass. the best state for health care already? Yes and no. Health care costs are extremely high and rising, placing more and more stress on municipal, state, school, employer, and household budgets. People are paying more for fewer benefits and health insurance is eating up any wage gains. Mass. is also one of the most unequal states in the country. Many people can't afford health care even if they are insured, due to high out-of-pocket costs. You could say Mass. is the best of the worst. It compares well with other states, but that is a low standard: the U.S. spends twice as much on health as other

developed countries, with significantly worse outcomes. We waste 30% of health care dollars on an expensive insurance system that adds nothing of value to our health!

How much would Single Payer cost? Less than what we spend now. It's cheaper because it eliminates the confusing, complicated and expensive system of private insurance. Currently about 30 cents of every health care dollar is wasted on bloated overhead and administrative costs. With these savings, a single payer system can expand benefits, provide coverage for everyone, and still save money in the long run. It has the clout to negotiate lower and more transparent prices from drug companies, hospitals, and medical device manufacturers.

How does it work? The Commonwealth would establish and administer a Health Care Trust to collect all the money for health care. Every resident receives an ID card and can see any provider they want, with no more "network" limitations. The provider bills the Health Care Trust and the Trust pays them for their service.

How is it funded? Much of our health care is already financed through Medicare, Medicaid, and other public programs. In a Single Payer system, these funds would go to the Health Care Trust. Then, to replace all the current spending for private insurance, such as premiums, co-pays, deductibles, non-covered services, and other out-of-pocket expenses, there would be a fair and affordable health care tax.

Almost every person would pay the same or less than what they pay now, for more secure and expanded benefits. Proposed legislation in Mass. is based on a payroll tax so you would only pay into the Health Care Trust when you are working and able to afford it. The employee contribution would be 2.5% of their salary. There would also be a 7.5% tax on payroll for employers and a 10% tax on payroll for the self-employed, with the first \$30,000 exempted. To keep costs even lower for most people, the wealthiest individuals would pay 10% on dividends, capital gains, and other unearned income above \$30,000.

With Single Payer your health care, and your family's care, would be guaranteed throughout their lifetime regardless of employment, income, health or marital status. You would never have to prove your eligibility for coverage. You would never be one accident or serious illness away from financial ruin. The profit-seeking concerns of private insurance would no longer control health care decisions between you and your provider. Health care costs would stabilize for individuals, employers, school districts, municipalities and the state, thus boosting our overall economy.

*Vote YES for Single Payer
Health Care in Mass!*

**Western Mass
Medicare for All**

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