

## SINGLE PAYER AND CONSERVATIVE VALUES

1. **LOWER COST, LESS WASTE** - Single Payer eliminates the administrative waste of the “middleman” private insurance industry and bends the cost curve downward. Currently, health care overhead in the U.S. is about 30 cents on the dollar. Traditional Medicare is less than 5 cents. Longer-term savings are realized because a Single Payer could negotiate reasonable prices for drugs, hospital services, etc. And providers would always be paid – no more “uncompensated care” or uncollected co-pays.
2. **BENEFITS THE MIDDLE CLASS** – About 65% of health care spending is already publicly funded in the U.S. Those who pay the most out-of-pocket for increasingly limited benefits are middle class folks who earn too much to qualify for Medicaid or subsidized coverage, and are not yet old enough for Medicare.
3. **EFFICIENT FUNDING, FAIR TAXES** - In the current system, we pay higher premiums for less coverage each year, with bigger deductibles and more co-pays. Health care simply isn't a competitive free market: none of us knows what health services we will need over the term of a policy and most of us have no idea what would actually be covered. Our individually-purchased policies may or may not prevent financial disaster when our luck runs out. With publicly funded coverage, the cost is shared across the whole population and coverage is guaranteed.
4. **LESS GOVERNMENT INVOLVEMENT** -- The current system requires constant regulation and intervention by the government to try to keep health care affordable for most people while at the same time subsidizing private insurers to keep them profitable. With Single Payer, all claims would be paid for directly by a Health Care Trust in a predictable manner, and the government would not be in the business of propping up the private insurance industry.
5. **FREEDOM OF CHOICE** – Health care choices are limited in our current system according to your income, where you work, what policies are offered by your employer and the insurers in your area, provider networks, insurer authorizations, and so forth. Health care decisions are largely controlled by insurance companies, not by your provider and you. With Single Payer, you and the provider you choose make the decisions.
6. **ECONOMIC DEVELOPMENT** – Single Payer un-hitches health insurance from employment allowing employers to concentrate on their primary function: producing goods and services for the American people. Workers would no longer be locked into jobs because they can't afford to lose coverage. Single Payer would be a boost for job mobility and entrepreneurship. And our businesses would be more competitive in the global market: other advanced countries do not encumber their businesses with the cost and unpredictability of managing health care benefits for employees and their families. Why do we?