

What Is Single Payer Health Care?

Mass Care

Single Payer Health Care Systems cover everyone under a single, publicly financed insurance plan that provides comprehensive health care. Almost all developed nations have some form of universal, publicly financed health care.

The Current U.S. Health Care System:

- *Costs a lot!* The United States spends more per person than any other country on health care.
- *Hurts families, businesses, and government budgets!* These enormous costs are paid disproportionately by low-income people and small businesses.
- *Is not good for our health!* Under this system we actually live shorter lives, and receive much less of the care we need.
- *Discriminates!* Health care disparities along lines of race, ethnicity, class, gender, and age are unmatched in the developed world.
- *Reduces provider overhead!* When hospitals and physicians send all their bills to one payer (the public insurance plan), they don't need a billing department to juggle different forms for hundreds of insurance companies. Doctors waste less time on paperwork and devote more time to actual care.
- *Lowers costs:* When there is only one payer for basic medical services and goods, that payer can bargain the best possible prices. This drives down the cost of prescription drugs.

Mass Care acts as the grassroots organizing umbrella for more than 100 groups in Massachusetts, representing over 500,000 residents in the state fighting to make health care a right. Find out more about them at www.masscare.org. Read student perspectives on health insurance elsewhere in the magazine and on our website www.nelrc.org/changeagent/extras.

A Single Payer Plan:

- *Gives everyone access to preventive care!* This means you don't get sick as often.
- *Allows you to get care when you need it*—instead of waiting until you can afford it! (It is better for you and less expensive, too, to treat your illness or injury before it becomes serious.)
- *Reduces insurance overhead!* Private insurance companies spend 10-30% of every health care dollar on overhead: public insurance spends less than 5%.

