



"Many workers are only a pink slip away from losing the coverage they now have. It's time to make a change to our entire healthcare system to better serve working families...SinglePayer healthcare is a smart thing for Congress to consider, it's the right thing to do."

*— James Williams , General President
The International Union of Painters
and Allied Trades*

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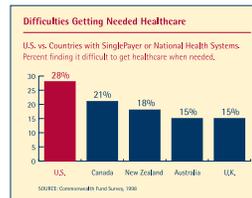
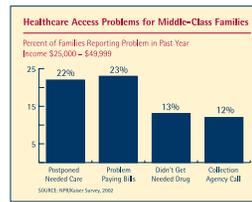
Why SinglePayer Healthcare Is the Only Genuine Reform for Labor

CALIFORNIA NURSES ASSOCIATION
NATIONAL NURSES ORGANIZING COMMITTEE



A Growing Healthcare Crisis for American Workers

- Most strikes are caused by employer attempts to reduce or eliminate healthcare benefits.
- Fewer than 60% of employers, and barely half of small employers, now provide health insurance. The number is rapidly falling.
- Employers are shifting healthcare costs to employees through higher premiums, deductibles, co-pays, caps on services, and reductions in coverage. Workers now pay over 25% of the cost for employer-based plans.
- More employers are making hiring decisions based on health conditions of applicants.
- Insurance plans restrict workers' choice of doctors and prescription drugs.
- Workers' compensation programs for on-the-job injuries are being slashed.
- More than 60% of people without healthcare have jobs.
- Half of all personal bankruptcies and 30% of credit card debt are due to medical bills.



Many workers today are one sickness or injury away from financial ruin and bankruptcy that can lead to the loss of their home if they can't make mortgage payments and that limits their children's future if they can no longer save for a college fund.

Should skyrocketing healthcare costs ruin your quality of life and wreck your dreams, all to profit an uncaring and inhumane insurance industry?

Why SinglePayer is the Best System for Workers

- Eliminates health insurance premiums and high deductibles.
- It's universal. Everybody is covered, even when changing or losing a job.
- Provides comprehensive benefits including prescription drugs, dental, vision and doctor visits.
- Allows workers complete freedom to choose their own doctor and other healthcare providers.
- Eliminates "cost-shifting" from employers to employees.
- Stops healthcare takeaways.
- Maintains health benefits for workers who strike or suffer on the job injuries or long term illness.
- With health insurance no longer tied to employment, union negotiations can focus on improving wages, pensions, and working conditions.
- Secures health benefits levels for union trust funds.
- Ends the competitive disadvantage American businesses face competing in a global market with countries that have SinglePayer or national health systems.

How SinglePayer Works

- One, publicly administered pool pays for all medical bills – an expanded and improved Medicare for All.
- Eliminates the administrative waste of insurance companies – one-third of every healthcare dollar.
- Healthcare providers remain as they are – mostly private.
- Hospitals receive a global budget that covers their annual costs.
- Providers are paid according to a fee schedule – they do not bill patients.
- Employers and employees pay a payroll fee, like the one for Medicare, to fund the system – 95% of people and businesses will pay substantially less than their current health care costs.

Beware of schemes masquerading as "universal" care

Insurance-based models put corporate profits ahead of patient care and create a windfall for HMOs and big insurance corporations – and put insurance companies in charge of our health.

- Employer Mandate – Pay or Play**
Penalties for employers who don't provide benefits are usually less than current premiums, creating an incentive for employers to drop coverage for current employees, or offer plans that cost workers more with less coverage. Recent court rulings cast doubt that these state mandates can survive legal challenge.
- Individual Mandate – Requiring Everyone to Buy Insurance**
Most fail to control rising premiums and have high deductibles; individuals and families face thousands of dollars in medical expenses on top of premiums, reinforcing a system in which the wealthy will get more comprehensive plans and better care.

HR 676 has been endorsed by 239 union organizations in 40 states including 61 Central Labor Councils and Area Labor Federations, and 17 state AFL-CIOs – Connecticut, Delaware, Florida, Kentucky, Ohio, Minnesota, Missouri, North Carolina, North Dakota, Pennsylvania, South Carolina, South Dakota, Washington, West Virginia, Wisconsin, Wyoming, and Vermont.

Our present healthcare system "is eroding national security, it's eroding employment security, it's eroding retirement security, and it's eroding the security that we have an obligation to give our kids. We need to rally around the bill in Washington that talks about universal healthcare and a SinglePayer system. That's the Conyers bill, HR 676."

– Leo Gerard, President
United Steelworkers

"It is time to change the tone of the discussion about healthcare in this country. We need to begin talking about this as a human rights issue. Healthcare is a basic human right, one that is being denied millions of Americans each and every day under the current system. Florida's labor movement is committed to defending that right and right now, HR 676 is the best way to do that."

– Cindy Hall, President
Florida AFL-CIO

What You Can Do...

- Support SinglePayer legislation – HR 676 in Congress.
- Urge your legislator to reject all insurance-based models that fail to provide health security for working people and to cosponsor HR 676.
- Sign up for e-mail alerts and join the campaign for SinglePayer healthcare reform by visiting www.SinglePayer.com