

Why New York City Needs Improved and Expanded “Medicare For All”

The Case For Single Payer National Health Insurance

IN NEW YORK CITY

- More than one million New Yorkers have **no insurance** at all.
- **Fewer than half** of New York’s low-wage employers offer insurance to their employees. Employers that do provide insurance, their employees, and all of us as taxpayers, also pay for the health care received by those with no insurance.
- Employers, including the New York City and State Governments, are **shifting more and more of the cost** of health care to their employees.
- The New York City Government now spends \$2.6 billion annually on health insurance, **10% of its total payroll costs**. These costs are expected to **rise 8.4% per year** for the rest of this decade.
- The New York City Government now spends **\$4.5 billion** annually on Medicaid. This is projected to **rise 4.3% each year** thereafter.
- The breakdown of the health insurance system is leading to serious financial shortfalls and deficits in **the City’s health care industry**, threatening the jobs and incomes of its hospital workers, physicians, and other health workers who compose one-sixth of the City’s workforce.

AND NATIONALLY

- Our nation’s employer-based healthcare system is in crisis. This affects not only the **46 million uninsured**, but also the insured who currently receive health benefits from their employer.
- There’s nothing natural or inevitable about the costly health insurance system we have in the U.S. In fact, we’re the **only** major industrialized nation that relies on private for-profit insurance companies and employers to provide health insurance.
- **The U.S. spends more on health care than any other nation**, yet more than 60 million people are without health insurance sometime each year, and many millions more are insecurely covered.
- 15-30% of private insurance companies’ premiums are **wasted** on marketing, excessive CEO salaries, profits, bureaucracy and paperwork, rather than being spent on health care services.
- Hospitals and doctors spend billions of dollars dealing with insurance companies, **money that could be better spent on health care**. And patients waste endless frustrating hours trying to get their claims properly paid.
- Nearly one million Americans each year, many with health insurance coverage, file for **bankruptcy** because of inability to pay their medical bills.
- **Health care costs are rising** at an annual rate of 10% or more, far above the inflation rate of anything else we buy, and far above the growth in wages.
- **Drug prices** in countries with national health systems are a third to a half lower than in the U.S.

The “United States National Health Insurance Act,” (“Expanded & Improved Medicare For All Act”) **H.R. 676**

THERE IS AN ALTERNATIVE

Congressman John Conyers, Jr. (D-MI) (joined by more than 60 co-sponsors) has introduced legislation to create a national health insurance system for the U.S.

- HR 676 would, for the first time, provide an effective mechanism for **controlling skyrocketing health care costs** while covering every American.

- HR 676 would cover every person in the U.S. for **all necessary medical care**, including prescription drugs, hospital, surgical, outpatient services, primary and preventive care, emergency services, dental, mental health, home health, physical therapy, rehabilitation (including for substance abuse), vision care, chiropractic and long term care.

- HR 676 **ends deductibles and co-payments** which take so much out of workers’ take home pay.

- Every employer would contribute a **fair share** (based on their payroll) toward the cost of the system. Employers who now provide insurance, like the City Government, would probably **spend less**, since they would no longer be paying for the uninsured and under-insured.

- HR 676 would **save billions of dollars** annually by eliminating the excessive administrative costs of private insurance, as well as the unnecessary billing expenses of hospitals and doctors’ offices. Health care dollars would actually go to providing health care!

Numerous studies show that **HR 676 would provide health care for everyone, while costing no more than we are now spending.**

WHAT YOU CAN DO

- Urge your member of Congress to co-sponsor H.R. 676. A list of current co-sponsors, plus the summary and text of the bill, is at **www.house.gov/conyers/**
- Urge New York City and State politicians to endorse HR 676.
- Join PNHP and receive our regular email updates
- Inform your friends, members of your union and community groups about the urgent need for national health insurance (Medicare for All), and urge them to get involved.
- Urge your employer to endorse and actively support H.R. 676 and single payer national health insurance.
- Invite a representative of PNHP to speak to your organization (contact us at 212-666-4001 or pnhpnyc@igc.org).



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