



PHYSICIANS FOR  
A NATIONAL  
HEALTH  
PROGRAM



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## Prescription for our Sick Health System

# Rx Single-Payer National Health Insurance “The U.S. National Health Insurance Act” (HR 676)

### The Problem: A Failed Private Insurance System that Puts Profits Ahead of Patients

The United States has the highest health spending in the world, yet 45 million Americans have no health insurance and millions more are under-insured and unable to access care. Illness and medical bills contribute to half of all U.S. bankruptcies. Prescription drug costs are the highest in the world. Even though other industrialized democracies spend less on health care, their citizens are guaranteed coverage for life, live longer, and have superior access to care.



### The Solution: Non-Profit National Health Insurance

Americans spend more money for less coverage and care because we are the only industrialized country to allow for-profit insurance companies to be middlemen in our health system. In their drive to enroll healthy (and profitable) patients and screen out the sick, private insurers waste vast sums on billing, marketing, underwriting, utilization review and other activities that enhance profits but divert resources from care and hassle patients and physicians. The paperwork they inflict on doctors and hospitals wastes hundreds of billions more each year.

Nearly one-third of U.S. health spending goes to administrative costs and profits instead of care - \$2,300 per person.

Single-payer health care could save about \$350 billion (\$1,150 per person by simplifying health administration).

Replacing private insurance companies with a single-payer public program - “Medicare for All” - would save more than \$350 billion per year, enough new money to provide guaranteed comprehensive health benefits for all. (*New England Journal of Medicine, 2003*)



**Beware of Phony Universal Coverage:** Many political candidates say they support “universal health care,” but usually this just means making more Americans insurance company customers. **Real universal coverage means evicting insurance companies and establishing a national health program instead.**

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## How Would a “Medicare for All” Health System be Better?

- **Universal & Guaranteed:** Everyone is covered for life, regardless of health or employment.
- **Comprehensive:** Coverage for all medically necessary care, prescriptions, and home care.
- **Free Choice** of doctor and hospital.
- **Costs Less** by saving \$350 billion in private insurance waste.
- **Helps Job Growth and the U.S. Economy** by taking the burden of health costs off of business.

### How Would a “Medicare for All” Health System Work?

Every American would receive a National Health Insurance Card. This card could be presented to any doctor or hospital for a full range of benefits. Patients would pay nothing out of pocket, and they would receive no medical bills. Doctors and hospitals would be paid out of a single national health fund instead of a wasteful patchwork of insurance companies. The paperwork savings would be enough to provide coverage for all without spending any more.

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## Four Steps You Can Take To Help Win National Health Insurance



**Join Up** with the campaign for HR 676 and national health insurance at [www.PNHP.org](http://www.PNHP.org). Use the resources on the site to **educate yourself**, your family, and your friends about single-payer.



**Write an Op-Ed or Letter to the Editor** of your local paper. You can find tips, templates and examples at [www.PNHP.org](http://www.PNHP.org).



**Contact Your Members of Congress** to tell them that you support HR 676, and they should too.



**Bring Materials and Talk** to your church, labor, community or other group about the single-payer solution. The SickoCure website includes sample resolutions that your group can endorse and a **downloadable slideshow** you can use for a presentation.

MORE RESOURCES ONLINE:

**[www.PNHP.org](http://www.PNHP.org)**