

Talking points if Supreme Court upholds law

- Although the Supreme Court has upheld the Affordable Care Act (ACA), the law will not remedy the U.S. health crisis.
- Despite the ACA's modest benefits, the law (1) will not achieve universal coverage, as it leaves at least 26 million uninsured, (2) will not make health care affordable to Americans **with** insurance, because of high co-pays and gaps that leave patients vulnerable to financial ruin in the event of serious illness, and (3) it will not control costs.
- Why is this so? Because the ACA perpetuates a dominant role for the private insurance industry.
 - That industry siphons off hundreds of billions of health care dollars annually for overhead, profit and the paperwork it demands from doctors and hospitals;
 - It denies care to increase insurers' bottom line; and
 - It obstructs any serious effort to control costs.
- In contrast, a single-payer, improved-Medicare-for-all system would achieve all three goals – truly universal, comprehensive coverage; health security for our patients and their families; and cost control.
 - It would do so by replacing private insurers with a single, nonprofit agency like Medicare that pays all medical bills, streamlines administration, and reins in costs for medications and other supplies through its bargaining clout.
 - Research shows the savings in administrative costs alone would amount to \$400 billion annually, enough to provide quality coverage to everyone with no overall increase in U.S. health spending.
- Contrary to the claims of those who say we are “unrealistic,” a single-payer system is within practical reach.
 - The most rapid way to achieve universal coverage would be to improve upon the existing Medicare program by excluding private insurance participation (through so-called Medicare Advantage plans) and eliminating co-pays and deductibles, and then to expand the program to cover people of all ages.
 - There is legislation before Congress, notably H.R. 676, the “Expanded and Improved Medicare for All Act,” which would do precisely that.
- Polls show such an approach is supported by about two-thirds of the public and a solid majority of physicians.
- What is truly unrealistic is believing that we can provide universal and affordable health care in a system dominated by private insurers and Big Pharma.
- We pledge to continue our work for the only equitable, financially responsible and humane cure for our health care mess: single-payer national health insurance, an expanded and improved Medicare for all.