

MEDICARE FOR ALL: Open Letter to President Obama from Health Professionals, Lawyers and Advocates

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Open Letter to the President and Leadership from Health Professionals, Lawyers and Advocates for Medicare for All

July 30, 2012

Dear Mr. President, Secretary Sebelius, Majority Leaders Reid and Cantor, Speaker Boehner and Minority Leaders McConnell and Pelosi,

We write to you on the occasion of Medicare's 47th birthday to share our deep concern about increasing threats to both Medicare and Medicaid and to urge the immediate expansion of Medicare to everyone in the United States followed by its improvement. The implementation of the Affordable Care Act is not the solution; when it is fully implemented tens of millions will be left without insurance, tens of millions more will be left without adequate insurance and the cost of health care will continue to skyrocket. Forty-seven years of experience proves that Medicare is not the problem, but is the solution to the health care crisis in America.

For many of the most vulnerable among us, Medicare and Medicaid are their last protection from financial and medical catastrophe. Unfortunately, these vulnerable patients are not represented in health policy discussions. Instead, policy is dictated by special interests profiting from our health care system, not by those depending upon it to stay alive.

We call upon you to end the partisan and corporate influences that replace the best medical interests of our patients with the financial interests of those whose primary need and goal is to maximize profit, not to promote prevention and assure patient care.

Health care costs more in America than it does anywhere else in the world. Among the industrialized nations, we rank at or near the bottom on almost every measure of public health. Millions of us have limited or no access to health care, resulting in tens of thousands of unnecessary deaths and hundreds of thousands of family bankruptcies; these consequences are not found in other industrialized nations. Our country is heading in the wrong direction. We need immediate action.

We need a health care system that provides access to every one of us, no matter how sick, poor, old, or unemployed we may be. We need reduced costs. We need improved health for all people in the United States, not just the most fortunate.

The recent Supreme Court decision on the Affordable Care Act unhappily codifies into law an approach that fails to meet any of these health care needs:

- At its best, the ACA will leave 30 million Americans without health coverage. Another 40 million will be under-insured and therefore at risk for financial catastrophe or death when they get sick. Both numbers will increase as states opt out of the Medicaid expansion.
- With no restriction on prices charged by insurance companies, many people will find even the lowest tier policies unaffordable. Others will be unable to afford deductibles, and with that unable to afford necessary care. And still more will be bankrupted by out-of-pocket expenses when they get sick.
- As Medicare spending decreases, out of pocket expenses will rise. Patients will be compelled to defer health care until they are desperately ill, further eroding public health in America.
- The ACA will not slow the soaring costs of American health care. These costs exact a terrible toll on our economy. Small businesses struggle to survive if they choose to provide benefits to their employees. Large businesses cannot compete in international markets. Entrepreneurs refuse to start new businesses for fear their families will lack access to health care.

Instead of relieving our families and businesses from higher costs and diminishing access, the ACA entrenches the worst aspects of our health care system:

- Private health insurance companies are enshrined as the only portal through which most patients can access health care. We already know that because of the current system of more than a thousand insurance plans, the associated administrative waste consumes 31% of total health care spending. If this administrative loss were invested in health care, we could provide comprehensive care to every person with no additional funding.
- The ACA reduces Medicare costs by paying providers less, a tactic encouraging providers to avoid Medicare patients.
- The Supreme Court decision on the ACA allows states to cut Medicaid enrollment and services without penalty, leaving millions of Americans with inadequate or no access to care.
- The ACA encourages continuation of inhumane cost-shifting to patients in the form of compulsory purchase of expensive policies, higher deductibles, and higher co-pays.
- Millions of people will remain dependent upon employer-sponsored private insurance for health care access, continuing the pattern of labor-management negotiations becoming battlegrounds.

America needs cost-effective universal health care as exists in every other industrialized country. No other nation uses our unique private insurance system which penalizes the sick by charging them more, by reducing their benefits, or by denying care altogether. None allow private insurance companies to place profit over coverage. All of them encourage health care by reducing or eliminating deductibles and co-pays. And all of them provide

better care to more people for less money than we do.

Instead of greater privatization of our health care system, we implore you to immediately extend Medicare, our cherished national public insurance, to every person in the United States and then work to improve it. Making Medicare universal would:

- Insure health care access to every American regardless of health, wealth, age, or employment.
- Create the opportunity to fund health care with progressive taxes designed to spare struggling families and small businesses.
- Reduce costs of health care by eliminating the extraordinary and unnecessary administrative waste generated by the private health insurance industry.
- Increase the financial health of our families by sparing them the specter of bankruptcy if any member should have a serious accident or illness.
- Eliminate labor-management disputes over health care benefits.
- Reduce fraud by using consistent forms throughout the country.
- Allow patients to choose their physicians, rather than having insurance companies choose for them.

Medicare needs improvement to provide these benefits. An improved Medicare program should:

- Include every person in the United States, giving them all equal access and benefits.
- Cover all necessary medical, dental, vision, mental health and long-term care with little or no patient cost-sharing.
- Negotiate fair prices for pharmaceuticals, medical devices and health services.
- Remove for-profit health facilities.
- Create an appointed board of patients and health professionals to determine benefits and payments based on need and evidence, not on politics.
- Assure guaranteed access to health care for all communities by defining global operating budgets for health facilities with separate capital budgets to facilitate better health planning.

America's multi-decade experiment with market-driven care which emphasizes protection of for-profit industries has devastated our families, crippled our businesses, smothered our economy, and stolen our health. The ACA is a continuation of this experiment and medical ethics dictate that this experiment must be stopped.

We can no longer tolerate having the highest health care costs with the worst outcomes in

the industrialized world. Our own publicly funded health care systems (Medicare and the Veterans Administration) can and do provide better care at lower cost to even the most vulnerable patients.

We cannot rely either on our private insurance industry or the ACA to remedy our crisis. We implore you to immediately protect, improve, and expand Medicare. Every person in the United States needs and deserves access to health care.

With concern,

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