

# MEDICARE IN AMERICA: Real Health Care Requires the Repeal of the Insurance Mandate

By [Kevin Zeese](#)

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*[It's Our Economy](#), the organization I co-direct with Margaret Flowers, MD, [Single Payer Action](#) and 50 doctors filed an [amicus brief in HHS v. Florida](#), the challenge to the Affordable Care Act being heard in the Supreme Court this week.*

We support health care reform but oppose the insurance mandate. Merely removing two words from existing law will achieve the President's stated goals of universal, affordable and guaranteed health care. By removing the words "over 65" from the Medicare law, every American will have health care based on a proven public health care model that has been in existence since 1965. This will control costs and immediately provide health care to everyone in the United States.

Forcing Americans to buy insurance is both unconstitutional and bad policy. Even the most favorable estimates of the Affordable Care Act predict that tens of millions of Americans will not have health insurance when it is fully implemented in 2019. The number [of employers offering health benefits will decline under the ACA](#) pushing employees into the individual insurance market where coverage is skimpier and more expensive. The cost of [premiums continues to rise](#) and insurance coverage [continues to shrink](#), putting patients at risk of personal bankruptcy when they suffer a serious accident or illness.

The United States already spends enough to provide health care to all. As the amicus brief states: "Studies conducted by the nonpartisan General Accounting Office and the nonpartisan Congressional Budget Office have consistently concluded that if a national single payer system were implemented in the United States, administrative cost-savings alone would be enough to guarantee universal coverage without increasing overall healthcare spending."

In addition, improved Medicare for all will slow the growth in the cost of health care. The cost of health care under Medicare is growing more slowly than private insurance-based health care, despite the fact that it deals with America's elderly and disabled populations, groups that generally need more health care services. Unlike private insurance, under Medicare the increased cost is not due to administrative costs and bureaucracy. Medicare's administrative costs have been consistently about 2% while private insurance is 16% administrative costs.

Instead, the ACA builds and expands the system of private insurance. This system is among the least efficient of any healthcare system currently operating in developed nations. The brief states "In 2009, 28 healthcare expenditures accounted for 17.4 percent of GDP in the

United States, compared with only 9.6 percent in the average OECD [The Organization for Economic Co-operation and Development] nation” and “measured per capita, healthcare expenditures in the United States ‘are by far the highest among OECD countries.’”

Medicare provides health services that people like, as the brief points out: “In addition to achieving universal coverage for Americans aged 65 and older and maintaining consistently low administrative costs, Medicare is also highly rated by senior citizens who are its primary beneficiaries – 51 percent of whom give their health insurance an ‘excellent’ rating.”

If the US Congress had considered an evidence-based approach to health reform instead of writing a bill that funnels more wealth to insurance companies that deny and restrict care, it would have been a no brainer to adopt improved Medicare for all. All the data points to a single payer system as the only way to accomplish universal health care and control health care costs.

It is also bad precedent to allow the federal government to mandate all Americans buy a corporate product. This takes corporate welfare to new levels of extreme. If this is upheld, will a future president facing an economic crisis require Americans to buy cars made in the USA – of course, with a government subsidy? Or, will the pension crisis in the United States be ‘solved’ by setting up a pension exchange of JP Morgan, Bank of America, Well Fargo, Chase and Citibank and require Americans to buy a federally subsidized pension from Wall Street?

Finally, an improved Medicare for all system will give everyone in the United States the greatest control of their own healthcare. The insurance industry will be removed from between doctors and patients. Doctors will not have to convince an insurance, profit-minded, bureaucrat to pay for a treatment. And, people will no longer be threatened with [increased premiums](#), decreased coverage and financial ruin caused by an insurance industry that puts profits before people.

We filed the amicus brief because forcing people to purchase a flawed product, private health insurance, is not necessary and will not achieve the goals of universal, guaranteed and affordable health care. There is a health care model in the US already that will achieve these goals – that’s improved Medicare for all. Medicare for all is constitutional and simple to attain – just drop a few words from existing law and we will be on the path to joining the rest of the civilized world when it comes to health care.

**Kevin Zeese** is co-director of *Its Our Economy* ([www.ItsOurEconomy.US](http://www.ItsOurEconomy.US)) and is an organizer of the *National Occupation of Washington, DC* ([www.NOWDC.org](http://www.NOWDC.org)).

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Articles by: **Kevin Zeese**

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