What is it? How does it work? How will it help? We can easily explain “It”!

You probably are hearing more and more the phrase "Single Payer" or "Medicare for All." These terms basically are about the same thing... providing good health care coverage for everyone at an affordable cost. It may sound complicated but this flier will help you understand.

In New York State, a bill has been introduced, called the "New York Health Act" which would create a Single Payer/Medicare for All program for all people in our State. The bill number in the State Assembly is A.5248 and the Senate number is S.3577.

For All Residents in the USA, the Single Payer/Medicare for All concept has been proposed many times and you are hearing it more and more in national discussions among elected officials.

Family doctors in New York State support the concept of Single Payer/Medicare for All and we hope you will also because it will provide you good coverage at an affordable amount.

Here is how a Single Payer/Medicare for All program would work.....

Health Care Coverage. Everyone in the State and the Nation would have coverage for comprehensive health care services. You would not pay premiums, deductibles or co-payments.

Paying for Health Care. Most of the coverage would be paid through a payroll tax and other taxes, like the existing Medicare program. The program could also charge small premiums but the premium would be based on income as it is currently with Medicare Part B. In New York state, we would also use the income tax.

No More Health Insurance Premiums. Consumers and employers would no longer pay premiums because funds for health care coverage would be paid by the taxes described above.

Health Care Delivery. Care would continue to be privately delivered by your doctor, clinic, or hospital as it is now. They would NOT become employees of the government.

Administrative Waste. All billing and all payments would be funneled through the Single Payer/Medicare for All program, eliminating the multiple forms, rules and procedures that plague the current system. Insurance companies are responsible for this administrative waste, and they also force health care providers to create huge administrative bureaucracies. The total administrative savings, under a conservative estimate, would range from about $240 billion-$270 billion of our national health care system. At the New York State level, we estimate the savings would be $15 billion-$20 billion.

Health Care Budget. The program will set an overall budget cap to control all health care expenditures. A budget will allow for system-wide projections of anticipated resource needs, revenues and expenditures. A budget will effectively and equitably control medical care inflation and shift scarce resources to the areas of greatest need.

- Turn Over -
Enforcing the Health Care Budget. Once the budget is adopted, then all claims, bills, and payments are processed by the Single Payer/Medicare for All program. This authority gives it the capacity to ensure that all health care providers operate within the health care budget's expenditure limits. Because it is the only payer, it is the only mechanism that has the effective authority to control annual medical care inflation.

Consumers and Employers will pay less because of the elimination of administrative waste, insurance premiums, and more effective cost control as described above.

More Freedom to Treat Your Medical Conditions. Our current health care system has no one mechanism for controlling costs comprehensively for the entire system. Instead, cost control is a fragmented approach in which each insurance company controls its own costs, and they do this by resorting to intrusive patient-by-patient management of care, often telling you and your doctor how to treat your medical condition even when you and your doctor believe another way is better for your health. Such interference in medical practice is minimized in a Single Payer/Medicare for All system because insurance companies would be eliminated plus cost will be controlled far more effectively at a comprehensive, system-wide level through setting and enforcing the health care budget mentioned earlier. As a result, you and your doctor will have more freedom and flexibility in deciding your course of treatment.

Health Promotion. Savings can be achieved by promoting your health and diagnosing problems early rather than much of the current market driven forces that prefer highly profitable, high-tech services to diagnose and treat advanced stages of disease.

Rationing. Health care is rationed now. People who cannot afford health insurance, people with high deductibles, and people who cannot afford expensive prescription medications often skip needed care. Insurance companies often will deny certain medical procedures. The public has no voice in determining these limits. If limits do have to be placed on services, then doing so is best implemented through a public process that is accountable to the public and not to insurance companies. Under Single Payer/Medicare for All, any rationing will be a far fairer process than what is used by our current multiple-insurance company system. And, the public can change limits if it wants.

Promoting Public Health. The Single Payer/Medicare for All program can focus funds on fighting the most prevalent diseases and destructive lifestyles. Applying just one percent would amount to about $35 billion at the national level and about $2.5 billion in New York State.

Emergency Public Health Needs. The program is far more capable of responding to emergencies quickly and significantly because it has access to the entire health care budget of the Nation or our State.

Public Accountability. The program would be accountable to the public, not insurance companies. Consumers can demand and expect change in those features that are not working or serving the public.

Now you know some important facts about the many benefits of Single Payer/Medicare for All!

We hope you will support state and national legislation to enact such a program. At the State level, you can voice your support by either writing to:

**Assemblyman Richard Gottfried**  
LOB 822  
Albany, NY 12248  
Or emailing: GottfriedR@nyassembly.gov

**Senator Gustavo Rivera**  
502C Capitol Building  
Albany, NY 12247  
grivera@nysenate.gov