



## FACT SHEET



### SINGLE-PAYER IS

How most modern countries provide its citizens with health insurance. The name comes from the fact that doctors and hospitals are paid by one organization, a single payer.

By having only one payer you can simplify the health care system enormously.

### Single-payer saves lives.

*In a single-payer health system, everyone has health insurance. According to the Institute of Medicine, 18,000 people in the United States die every year from a lack of health insurance--that's two people every hour. The US also has higher infant mortality levels (more children under 1 year of age die) compared to most other democratic companies. Babies would be healthier if all pregnant women could get access to a doctor while they're pregnant. Or think of how much less-crowded emergency rooms would be if people could see a primary care doctor when they were sick, instead of only going to an ER when they become sicker.*

### Single-payer saves time.

*Imagine if all doctors and all hospitals in the US had just one type of form to fill out. And all patients had one insurance card. And all patients had health insurance by virtue of being US citizens. And now think of the savings in time, money, and the paper chase. Doctors would have smaller staffs and more time to care for patients; everyone would have fewer headaches waiting to talk to their HMO to prove their coverage; nurses would be less frustrated with their work.*

### Single-payer saves money.

*By having one organization handle all of the bureaucracy and all of the administration of the health care system (mostly consisting of paperwork and payments) paper-pushing greatly decreases in frequency and cost. More of each of our dollars that go toward health care would actually be used to care for people's health, instead of going toward managers and forms. Single-payer eliminates the bulk of paperwork duplication, and in the process, could potentially save hundreds of BILLIONS (that's 100,000 million) of dollars. As it is right now, American businesses are at an economic disadvantage, because their health costs are so much higher than in other countries. The Canadian branches of Ford, GM, and Daimler-Chrysler all publicly support Canada's health care system, because it saves them an enormous amount of money, compared to their counterparts in the US.*

### Single-payer saves more from medical bankruptcies ...

*and an end to patients actually receiving bills. In most countries with a single-payer system, patients never see a bill. The billing process doesn't even involve patients. (This saves money, too--think of how much work goes into itemizing each bill, sending it to each patient, following up on the bill if there's been an error... and on, and on.)*

### Single-payer systems saves money buying prescription drugs in huge bulk quantities.

*Just like money you save for buying in bulk at Costco or Sam's Club? Think of applying that concept to buying prescription drugs for America's 290 million people. (Hint: this is what Canada does--it's what makes their drugs much cheaper.)*

### Single-payer is portable

*Even better, people wouldn't be tied to their current job for the health insurance it provides. People could find jobs they're happier with or even consider starting their own businesses. It would make employers work harder to make employees happy, and employers could be more confident their workers were a good fit for their jobs.*

### **Single-payer saves choice.**

Americans love choices. We love having options. With a single-payer system, patients could go to any doctor they wanted (try doing that with your HMO!). You could see the doctor that's closest to you, the one that your friends all recommend, or pick one that's your same religion, ethnicity, or race. It'd be a much different experience than getting a specific list from your HMO, telling you who you're allowed to see, if you don't want to pay an arm and a leg for it.

### **SINGLE PAYER IS NOT**

#### **Single-payer isn't socialized medicine.**

Single Payer is socialized insurance. What's the difference? Socialized medicine is the system in the UK--the government owns the hospitals, employs the doctors. Socialized insurance is the system in Canada--the government pays the hospitals, and pays the doctors--but hospitals and doctors are still part of the private sector. Everyone cares who their doctor is, but do you really care who pays your doctor?

#### **Single-payer isn't government bureaucracy.**

Single Payer is actually government efficiency. Sure, some parts of the government are inefficient. Some waste your time. (But so do HMOs and other corporations that keep you on hold for hours.) In fact, the Medicare system is much more efficient than any HMO. About 4 cents of every dollar goes to administration in Medicare, but it's anywhere from 10 to 30 cents of every dollar in HMOs (average: 11 cents.)

#### **Single-payer isn't health care rationing.**

Right now, we ration care by ability to pay: if you have insurance, you get health care, if you don't have insurance, you generally don't get health care. Single-payer rations care by covering anything (and only) that which is medically necessary. There would be no more "pre-existing conditions," no more hassles to see a doctor.

#### **Single-payer isn't free care...**

It is certainly less expensive. Money comes from employers and employees, but most of the money is already in the system--it's just currently going to for profit HMOs instead of to a not for profit organization. Studies by the Congressional Budget Office, the General Accounting Office (GAO), the Lewin Group, Boston University, and other reports have done the math and conclude that single-payer would save enough money to cover the cost of insuring all the 45 million uninsured in the United States today.

### **RECOMMENDED SINGLE PAYER INFORMATION WEB SITES**

<http://www.healthcare-now.org>

<http://www.grahamazon.com/sp/>

<http://www.grahamazon.com/sp/whatissinglepayer.php>

[http://www.pnhp.org/facts/single\\_payer\\_resources.php](http://www.pnhp.org/facts/single_payer_resources.php)



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<http://www.vancouverhealthcarenow.org>