



The Business Case for Universal Health Care

Washington Health Security Trust:

How to get to state-based
health coverage for all

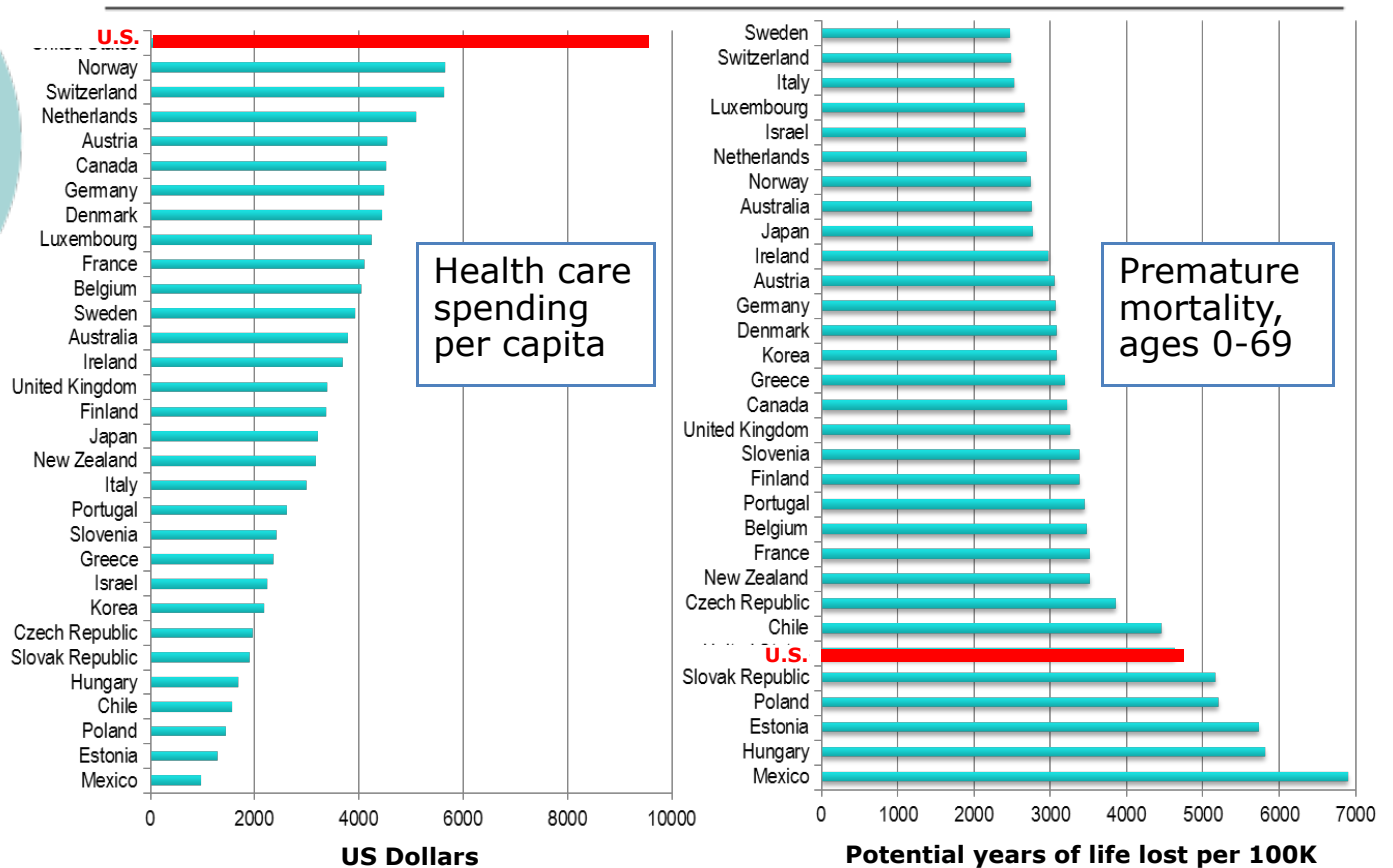
www.healthcareforallWA.org

The American health care model

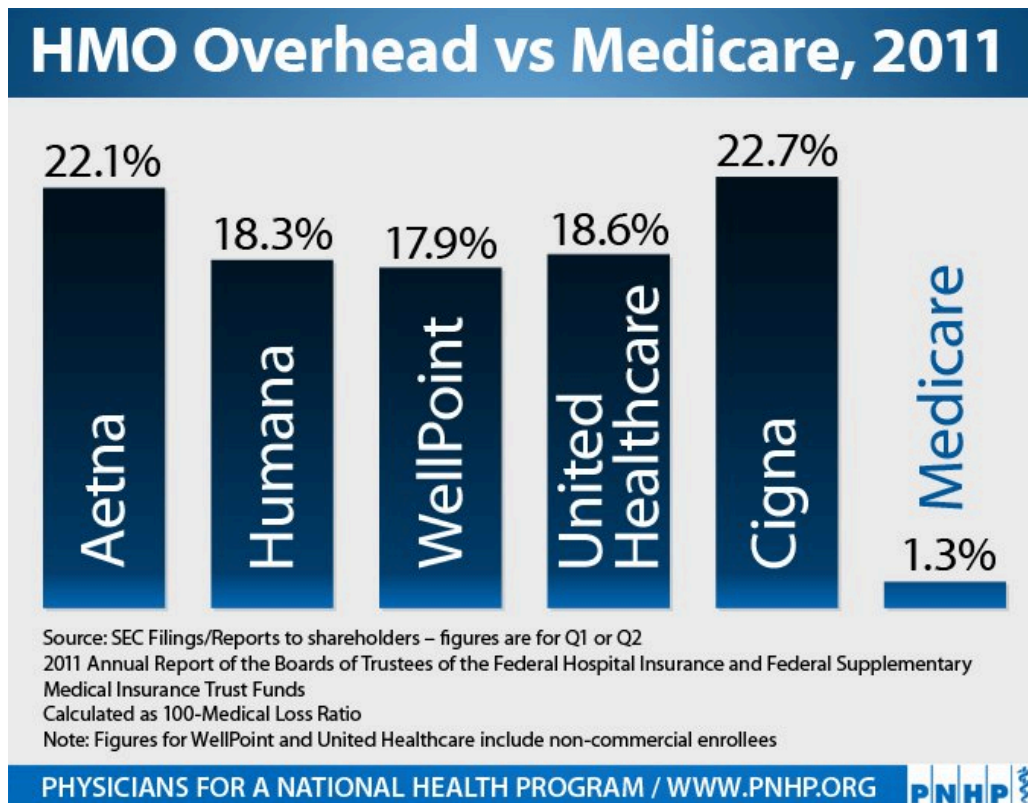


"I'll have someone come in and prep you for the bill."

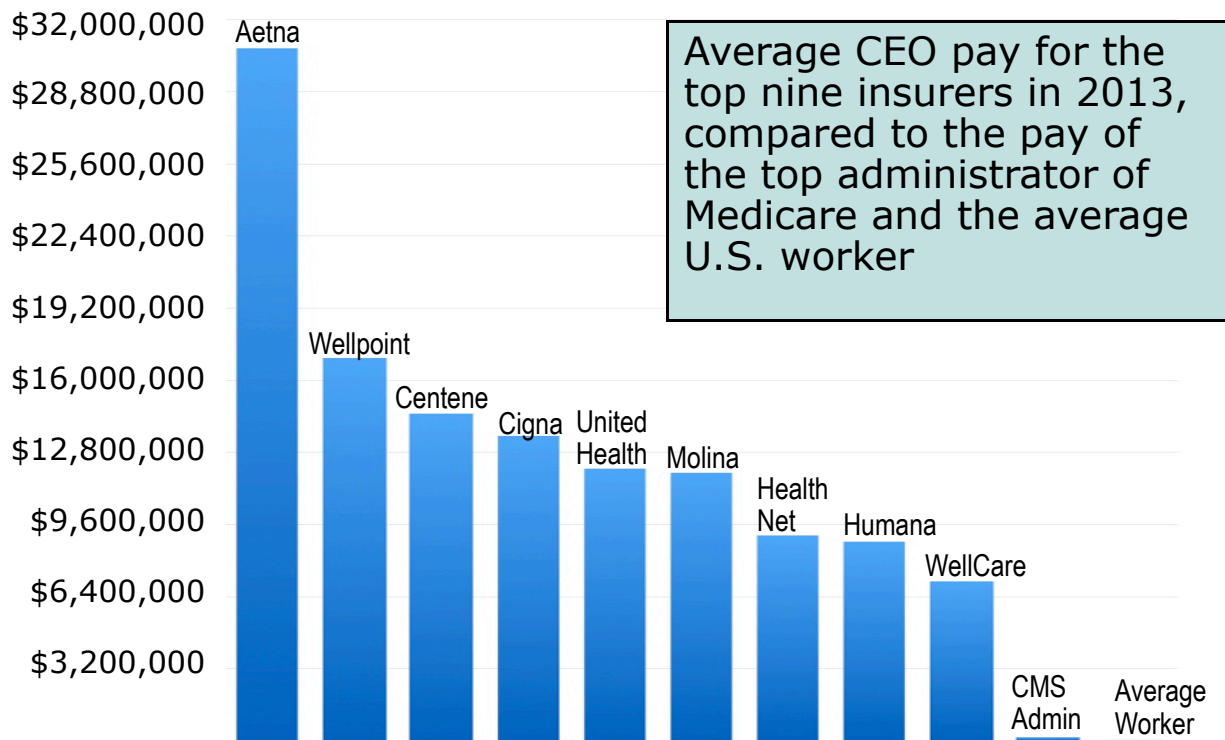
Paying much more while getting much less



Private insurers' high overhead



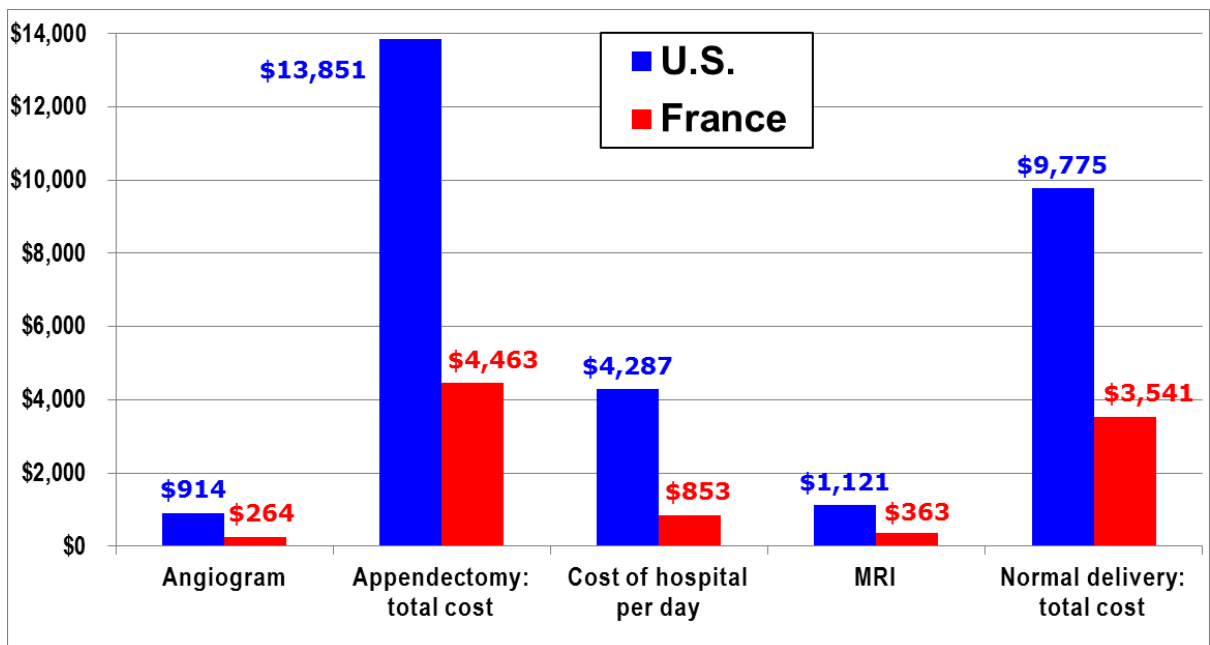
CEO compensation at Fortune 500 insurance companies



<http://www.healthcare-now.org/health-insurance-ceo-pay-skyrockets-in-2013>
(based on SEC data)

The high cost of care in the U.S.

Costs for Selected Procedures, U.S. vs. France
(2012 data from International Federation of Health Plans)



Public Citizen, "Severing the Tie That Binds: Why a Publicly Funded, Universal Health Care System Would Be a Boon to U.S. Businesses"
<http://www.citizen.org/documents/severing-the-ties-that-bind-business-universal-healthcare-report.pdf>

The cost of deferred care



When people lack health coverage, they may avoid getting care until a minor issue has developed into a costly, life-threatening condition.

Cost of pulling an abscessed tooth	Cost of treating a brain infection
\$80	\$250,000

"Toothache Leads to Boy's Death." ABC News, March 5, 2007.
<http://abcnews.go.com/Health/Dental/Story?id=2925584&page=1>



A better way to pay for health care

Universal coverage:

- A single agency for health care financing
- Publicly financed, but privately delivered
- An improved ability to control costs
- Continuity of care, regardless of employment status



How your business can benefit from universal health coverage



disposable
income of
consumers



administrative
burden



choice
of health
providers



~~costs of
retiree
health
benefits~~



auto
insurance
rates



~~competitive
disadvantage~~



collective
bargaining
issues



Business support for universal coverage

"[I]t makes nothing but dollars and sense for clever state governments to shift to a single-payer state healthcare system..."

Rick Ungar, "A Dose Of Socialism Could Save Our States," Forbes online, April 6, 2012

<http://www.forbes.com/sites/rickungar/2012/04/06/a-dose-of-socialism-could-save-our-states-state-sponsored-single-payer-healthcare-would-bring-in-business-jobs/>

"Virtually every other industrialized country has some form of universal health insurance. Why not us?"

"We're For A Universal Health Care System" (Editorial), Businessweek, October 6, 1991

<http://www.businessweek.com/stories/1991-10-06/were-for-a-universal-health-care-system>

Public support for universal coverage





Washington Health Security Trust

- **All Washington residents** covered
- **Lower** individual premiums and employer assessments than current insurance costs
- **Comprehensive** health coverage (medical, dental, vision, etc.) with **no deductibles** (possible modest co-pays)
- **Free choice of practitioners**
- **Lower negotiated prices** for medical care, drugs, and devices
- Purchase of **supplementary benefits** allowed



How the WHST is financed

- Two-tiered **business payroll assessment***
- **Health security premium*** for residents 18-64
- **Voluntary Medigap premium** for residents 65+ (50 percent of the health security premium)
- Funds designated for **current state health programs**

*Amounts to be determined

"Washington Health Security Trust Fund Preliminary Fiscal and Economic Findings" (March 2, 2007). <http://www.healthcareforallwa.org/wp-content/uploads/2013/01/WHST-Fox-et-al-economic-study.pdf>



How we got this far

- **1993:** State legislature passes Health Services Act, which relies on private insurance.
- **1995:** HSA is repealed before it goes into effect.
- **2000:** WHST bill is drafted.
- **2007:** WHST bill is introduced.
- **2013:** WHST bill is redrafted for compliance with the Affordable Care Act.
- **2014:** WHST bill has 25 sponsors and supporters. 20+ states are working on state-based universal health coverage plans.



We all want the same things

- Healthy employees
- Lower cost
- Higher productivity



How you can help

- Tell your **Washington State legislators** about the importance of making The Washington Health Security Trust a reality.
- Book a **Health Care For All-Washington speaker** to come out and talk with your group or organization.
- **Talk with everyone you know** about universal health coverage and the Washington Health Security Trust.
- Join **Health Care For All-Washington.**



Washington Health Security Trust

Universal coverage is possible
—sooner, better, and cheaper!

“The United States must achieve universal health coverage — not just for reasons of fairness and compassion, but to ensure efficient, high-value care.”

*Elizabeth Teisberg,
“Health Care Reform Is Good for Business,”
Harvard Business Review online, 2012*

<http://blogs.hbr.org/2012/06/health-care-reform-is-good-for/>

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