

WHY DOES “HEALTH CARE FOR ALL NC” BELIEVE WE CAN AFFORD UNIVERSAL HEALTH CARE?

Is our current system affordable? Is it affordable to spend twice as much as any other industrialized nation per capita and still have 40% of our population with too little insurance to cover their needs or without coverage for all or a significant part of each year?^{1,2} Is it affordable that we support current health care costs with public money or forgone taxes to the tune of 65 cents out of every dollar³, while as a group the workers paying the highest proportions of their incomes into the public purse are also the workers most likely to be uninsured?

We know that currently there is a lot of waste in our health care system. We know that some 24% of national health care expenditures is administrative costs largely created by our chaotic health care financing system. Private health insurance skims 30 cents of every premium dollar to support administrative costs, compared to Medicare which operates with only 2-3% overhead. We know that there would be enormous cost-savings in pooling our purchasing power to negotiate fair prices for pharmaceuticals and medical equipment. We know that we could plan much better where resources are needed and where they are redundant geographically. We know that we spend much more treating the uninsured after they have neglected serious conditions for years, compared to the cost of preventive care and early primary care for health complaints.

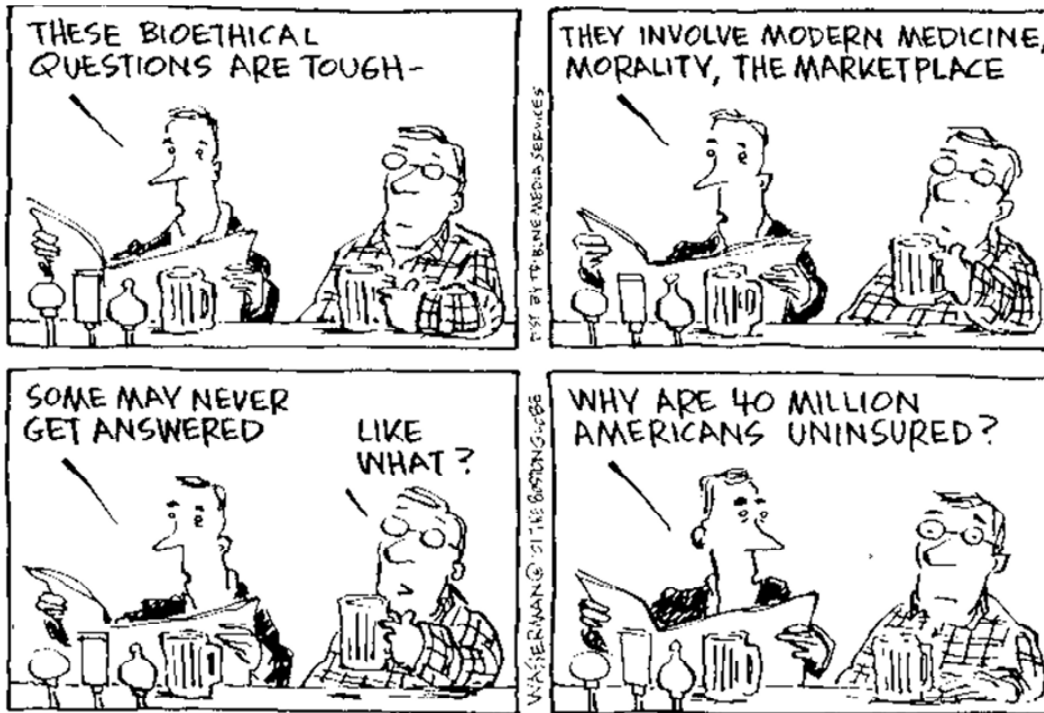
What is surprising, though, is that we have not risen up against our current system which is both **cruel and unaffordable**. Who says we need another accounting of where every dollar will come from when we already know about the cost savings of universal access to care thanks to the tax-funded Lewin Group study of 1994?

¹ Families USA study data of 2001-2002, published 2004 by state, supplemental to official census data.

² Commonwealth Foundation June 2005 study showing more than a third again as many underinsured as uninsured, even if only counting those who needed the medical care they could not get during the year.

³ Physicians for a National Health Program www.pnhp.org calculation includes the public subsidies to employers for that portion of employee health benefits they have paid.

As long as for-profit businesses are “the deciders” about who shall have health coverage and as long as profits and overhead remain unchecked, it is a distraction to debate the affordability of providing needed medical care to everyone in our state. **After we agree** on the principle that health care is a fundamental right and that providing necessary care to all is our obligation as a state, it will be possible and ethical to discuss what is affordable and how we will best make the necessary provisions for universal access to health care.



Health Care for All NC
A 501(c)(3), non-profit, membership organization
educating and advocating for the right to health care
for all North Carolinians