



# "Coverage" to Care: What Our New Universal Healthcare System Must Do

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Since 2008, the Healthcare Is a Human Right Campaign has been working to make universal healthcare a reality in Vermont. In 2011, our people's movement successfully passed a law (Act 48) requiring Vermont to create a healthcare system that provides healthcare as a public good and meets the health needs of all people. Now it's our job to make sure it happens. By 2017, the state of Vermont must establish a universal healthcare system – where everyone gets the care they need when they need it – and pay for it equitably. Here's what the Healthcare Is a Human Right Campaign calls for.

## Healthcare, Not Health Insurance

### What's the problem with benefits packages?

“Benefits packages?” They only benefit insurance corporations. We need **healthcare**, not **health insurance**.

Healthcare starts with human needs. Health insurance is driven by profits. Right now, insurance corporations sell products called “benefits packages.” Benefits packages exist because insurance corporations want to limit the amount of services that we can access, making more profits for them. The package you get is not based on what you need to be healthy, but rather on what you can afford. If you can't afford the best “benefits package” or out-of-pocket costs like co-pays, you can't get the care you may need.

The results are catastrophic, causing needless suffering, death, and poverty. The health insurance model results in poorer health outcomes because people are discouraged from getting the care they need, causing them to become sicker. User fees also increase our use of more costly emergency and inpatient hospital care. Healthcare bills cut into families' budgets for rent, food, and other fundamental needs, contributing to poverty and insecurity.

Now is the time to leave behind the relics of **health insurance** and win comprehensive **care** for our communities.

### How will we get care under GMC?

A universal healthcare system will have a very different way of delivering care. A universal system will not put profits and markets first, but will put people first. In our new system, we will be able to receive

*It has been a constant struggle for me to maintain health coverage, even though I have a disabling condition. We should focus on getting well when we are seriously ill, not figuring out how to pay for healthcare.*  
Desiree Roberts, Monkton

the services we need, based on the collaboration we have with our health providers. Imagine that you can go to a care provider when you are sick, or for preventive care, regardless of how much money you have in the bank that week. When you go to the pharmacy to pick up your medication, the only thing you'll need in your wallet is your Green Mountain Care card. This is the way a universal healthcare system works in other countries, and this is the way it could work in Vermont.

Everyone needs healthcare, and everyone's health needs change. We don't fit into boxes, and neither certain parts of our body nor certain people should be denied needed care. Whether this is traditional medical, complementary medical, home based or therapeutic treatment of any kind, it is available if you need it.

*I'm worried about my teeth and wish dental was covered. Nobody can afford dental care.* –Joe of St. Albans, who works full-time but still can't afford dental coverage, which is not included in VHAP

## **Equitable Financing**

*I could only do the regular plan, not Cadillac coverage. That means I have to bring a check for \$2000 up front to get scheduled to go to the hospital. It's another \$7000 for surgery.* –Lydia, BCBS customer interviewed at Barre health screening clinic

Act 48 requires that GMC is publicly and equitably financed, which means people and businesses contribute to it based on their ability to pay. Access to care should be free at the point of service, so people won't avoid going to a health provider when they need to. There should be no premiums, deductibles or co-pays. Instead, we should pay for healthcare publicly through progressive taxes, which means wealthy people and corporations pay a higher proportion of their income/wealth than lower-income people and small businesses.

Equitable financing means paying for healthcare should be:

- **Based on progressive taxes:** The most equitable way to pay for universal healthcare is through progressive income taxes, which means how much you pay into taxes is based on how much money you have – for individuals and businesses. This includes the income people earn and the income people don't earn (like shareholder profits, inheritances, and wealth). Because corporate income tax has many loopholes, we may also need a progressive payroll tax for employers (not workers), to ensure that bigger companies contribute according to their means.
- **Sufficient:** The resources allocated for our healthcare system must match our healthcare needs. Funds have to be adequate to ensure all people get the care they need.
- **Free at the point of service:** Our payment for healthcare should be independent from our use of care. This means we don't pay anything at the doctor's office and we don't get bills from hospitals. No more co-pays, deductibles and other user fees, and no more premiums - we simply contribute through the tax system.

