

Questions about universal healthcare?

Answers from the Healthcare Is a Human Right Campaign

Vermont is on the verge of a breakthrough for universal healthcare!

We are standing together for a healthcare system where **everyone gets the healthcare they need** and contributes what they can through **equitable, progressive taxes**.

No more premiums, and **no more out-of-pocket costs** that restrict our access to care!

ALL PEOPLE, ALL CARE

1. Don't we already have universal healthcare?

▶ The Affordable Care Act, also known as Obamacare, is NOT universal healthcare. It set up a marketplace for insurance companies to sell coverage, but that does not give people access to care. Even though people are now required to buy private insurance, many are still unable to use their coverage because of out-of-pocket costs and other restrictions.

▶ That's why Vermont is moving toward real universal healthcare that works for everyone, without cost barriers. In 2011, we passed Act 48, which says that Green Mountain Care (GMC) will provide healthcare as a public good and meet the health needs of all residents. We're fighting to make sure it happens by 2017.

2. What about the cost?

▶ Universal healthcare will not require any new money; we already pay more than enough in premiums, deductibles, co-pays and coinsurance. We have to change the way we pay for healthcare by eliminating all those costly private payments and instead move to public funding.

▶ Private, market-based insurance is more costly than universal, publicly financed care. It involves profiteering by insurance companies, not to mention all the extra administrative and marketing costs.

▶ The U.S. is paying twice as much for healthcare as countries with universal care, and yet we have less access to care and poorer health outcomes.

3. How will it be paid for?

▶ Act 48 states that Green Mountain Care will be *publicly* financed. This means that instead of paying through private premiums and out-of-pocket costs, we will all pay together through taxes.

▶ Act 48 also requires GMC to be equitably financed, so that people and businesses contribute according to their ability. This means people with little money will pay less than they do now. Many others will pay about the same as they currently pay, and wealthy people may pay more.

4. What role will businesses play?

▶ Businesses will contribute to healthcare through taxes, instead of offering health insurance for their employees. Their contribution should be based on ability to pay: larger companies should pay more and smaller, less profitable businesses, less.

▶ Our universal healthcare system will decouple healthcare from employment. Access to care should not depend on whether you have a job, nor should your level of care depend on what kind of job you hold. Under Green Mountain Care, everyone will be guaranteed the same high level of care.

5. What kind of care will be included?

▶ We are fighting for Green Mountain Care to meet ALL of our healthcare needs, including dental, vision, long term care, and anything deemed necessary by a healthcare provider

▶ GMC will, at a minimum, include all the health services that insurers are currently required to cover.

6. What if I already have Medicaid, Dr. Dynasaur, Medicare or another health insurance?

▶ People will continue to receive their Medicaid, Dr. Dynasaur or Medicare benefits, as required by federal law. On top of that, they will get any additional, better benefits provided by GMC, which can replace costly Medigap plans.

▶ While some of the bigger businesses may want to continue offering private health insurance for employees, those plans are always at risk of being reduced or dropped at the employer's whim. Workers will be best off, and universal healthcare will be the strongest, if everyone is part of Green Mountain Care.

7. How will Green Mountain Care affect doctors?

▶ Many doctors stand to benefit from GMC, especially primary care doctors, who are currently spending a lot of money to deal with all the red tape from insurance companies, which prevents them from focusing on care.

▶ A universal healthcare system can pay providers in a more equitable way, allocating more money to pay for services that are most needed. This will benefit our primary care doctors who are currently underpaid.

8. Will our state be able to handle something as complex as a universal healthcare system?

- ▶ Our state is already in charge of the large Medicaid program, including Dr. Dynasaur, which provides better access to care and has far lower administrative costs than private insurance plans. The country's largest public healthcare program, Medicare, also offers valuable experience for Vermont, as it is much more efficient than private insurance plans.
- ▶ The complexity of the Affordable Care Act is part of what made the creation of Vermont Health Connect convoluted and troublesome. GMC will be much more simple, transparent, and easy to use. People will get their GMC card simply because they are Vermont residents. Universal healthcare eliminates questions around eligibility, different tiers of coverage, different packages, or enrollment periods.