

How Green Mountain Care should be financed

What's wrong with how we currently pay for care?

We pay for healthcare in an inequitable way, because insurance premiums and out-of-pocket costs are often the same for those with little money and for those who have a lot. Moreover, deductibles and co-pays shift the financial burden onto those in need of care and discourage low-income people from seeking necessary care and filling prescriptions.

Instead, we should all share the cost of our healthcare system based on the human rights principle of equity.



Everyone contributes what they can through equitable, progressive taxes. No more premiums.

For an equitable GMC financing plan:

- Public financing through progressive taxes (no sales or sin taxes)
- People will pay through income taxes on earned and unearned income, and a new wealth tax
- No deductibles, co-pays or other out-of-pocket costs
- Businesses will pay through corporate income taxes and a progressive payroll tax on employers only, with exemptions for the smallest businesses

No more out-of-pocket costs that restrict access to care.

- **Healthcare must be free at the point of service.** We pay into our healthcare system through taxes, so that we do not have to pay when we are in need of care.
- **GMC must eliminate deductibles and co-pays, which harm people's health.** Even small co-pays cause inequality in access to care and lead to poorer health outcomes, as they shift the burden onto people in need of care.
- **Out-of-pocket costs make healthcare less, not more, cost-effective.** When patients forgo needed care, they can get worse and end up in an expensive ER. Healthcare providers are better placed than patients to contain costs by avoiding unnecessary procedures, overuse of expensive equipment etc. We should change financial incentives for providers.

More info: www.workerscenter.org or email matt@workerscenter.org