

## About WEAP

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The Women's Economic Agenda Project (WEAP) is a 26 year-old social justice organization fully committed to attaining economic justice for poor women and their families. WEAP demands health justice and poverty elimination for ALL people because we believe that until the most oppressed among us are free, none of us are truly free. In a land of abundance, there is no reason anyone should not have their basic human needs met. This is why WEAP is diligently working, as host of the California Poor People's Economic Human Rights Campaign, to organize the poor, working, and unemployed into a force to achieve a world without poverty and despair. Visit our website ([weap.org](http://weap.org)) or contact us to learn more!



The Women's Economic Agenda Project presents

# Health Care: A Human Right

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## Building a Movement for Single Payer & Universal Health Care

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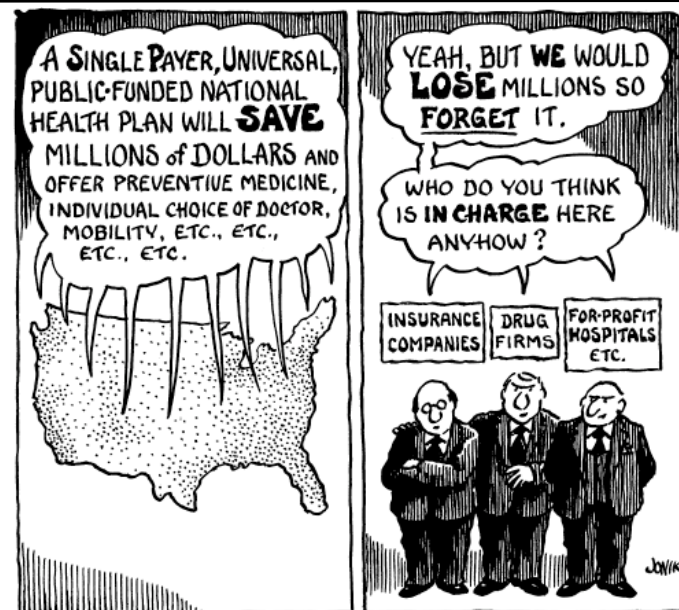
Web: [weap.org](http://weap.org)

# Overview

# Get Involved

The crisis in health care is up close and personal. It touches you, your family, your friends, and everyone in our city, our county, our state, and our nation. It devastates the lives of millions who cannot access the quality health care they need. The facts about the broken US health care system are harrowing and come as an absolute disgrace in the face of our guaranteed economic human rights. (See facts cited on the next page.)

In 1948, the United States signed the United Nations' Universal Declaration of Human Rights. This document guarantees a broad spectrum of social, cultural, political, and civil rights to ALL people. Article 25, (read below) specifically states that every individual has the right to adequate health care. As you will see in the following pages, the US is nowhere near fulfilling this right, but there is a solution that will!



## *The Universal Declaration of Human Rights*

### Article 25

Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.

### To Get Involved, Visit:

- |                                 |   |
|---------------------------------|---|
| Women's Economic Agenda Project | <a href="http://weap.org">http://weap.org</a>                                       |
| Poor People's Economic          |   |
| Human Rights Campaign           | <a href="http://www.economichumanrights.org">http://www.economichumanrights.org</a> |
| Healthcare-NOW!                 | <a href="http://healthcare-now.org">http://healthcare-now.org</a>                   |

### To Learn More about Health Care: A Human Right, Visit:

- |                                       |   |
|---------------------------------------|---|
| Just Health Care                      | <a href="http://www.justhealthcare.org">http://www.justhealthcare.org</a>                   |
| Universal Declaration of Human Rights | <a href="http://www.un.org/Overview/rights.html">http://www.un.org/Overview/rights.html</a> |
| California Nurses Association         | <a href="http://calnurse.org">http://calnurse.org</a>                                       |

# How to Finance Single Payer!

# The Myths & Facts

## THE HOW: SINGLE PAYER WILL SAVE YOU MONEY

Single Payer Universal Health Care takes out the insurance companies and their enormous profits by implementing an efficient, non-profit national health insurance program. Under the Just Health Care plan, the United States could pay for universal coverage today for the same amount we spend now. The best part is that this system would save 95% of taxpayers money! Here is how:

### How Much the US Spends on Health Care Now

Government tax revenues	\$970.3 billion (46.2%)
Employers	\$441 billion (21%)
Individuals	\$585.4 billion (27.9%)
Miscellaneous revenues	\$102.9 billion (4.9%)
<b>Total Health Care Budget</b>	<b>\$2.1 trillion</b>

### How much Just Health Care's Single Payer Would Cost:

Government Tax Revenues	\$969.3 billion (43.5%)
Employers	\$648 billion (24%)
Income Taxes on the Wealthy	\$200 billion (7.4%)
Tax on Stock and Bond Transactions	\$150 billion (5.6%)
Corporate Tax Shelter Loophole	\$121.7 billion (4.5%)
Individuals	\$78.5 billion (2.9%)
Existing Miscellaneous Revenues	\$75.5 billion (2.8%)
<b>Total Just Health Care Budget</b>	<b>\$2.7 trillion</b>

Single Payer Universal Health Care is the only humane, real solution out there that can bring the dignity and change to our health care crisis that is needed so desperately.

## THE PROBLEM: THE CURRENT US HEALTH SYSTEM

**Myth:** Only poor people are uninsured.

**Fact:** More than 80% of the millions of uninsured are in working families. More than one in three uninsured persons come from households with an income **above \$50,000** and five people lose their health insurance every minute in the US.

**Myth:** Insurance companies and private hospitals are looking out for our best health interests.

**Fact:** Private insurers spend 30 cents of every dollar on administrative and shareholder costs. HMOs make their money by **denying services** to people- the less money they pay, the more profit they make. In fact, 89.6 million people (one in three adults) went without healthcare at some point in 2006-07.

**Myth:** Most Americans have healthcare through their jobs.

**Fact:** America is the only industrial nation that links healthcare to jobs and yet **only 54.3%** of Americans are covered by their jobs. Today, 85% of uninsured people are either not offered or are ineligible for insurance through their employer. Lack of health insurance is the third leading cause of death in America, behind cancer and heart disease.

**Myth:** Everyone should pay more for our system.

**Fact:** "Experts" across the country say that we need to "share the burden" for our healthcare, but we already pay twice as much per person than any other industrialized country. The World Health Organization ranked the United States health care system 37<sup>th</sup> in the world for quality and 55<sup>th</sup> in the world for fairness.



# The Individual Mandate

## THE IMMINENT THREAT: INDIVIDUAL MANDATES

### What are individual mandates and are they Universal Health Care?

An "individual mandate" for health insurance orders you to have health insurance. In order to force people to buy health insurance, most plans create a financial penalty for people who don't obey the mandate.

In the media, the individual mandate sounds synonymous with universal healthcare. But it is not guaranteed, universal healthcare. History has shown that individual insurance mandates have always failed because they are unenforceable in reality: people either refuse to buy them or simply cannot buy them because they cannot afford them.

### Why are individual mandates bad policy?

By forcing people to buy health insurance, mandates actually act as a subsidy to the insurance industry, enriching

profits and CEO salaries while delivering very little to the "customer". A few of the problems include:

**Escalating Costs:** Without successful cost controls, individual mandates only increase the private sector's profits. They mean more private insurance inefficiency and waste, such as increased bureaucracy and duplication of medical services, equipment, and facilities.

**"Stripped Down" Plans:** Without regulation, insurers will increasingly offer "stripped down" plans that cover so little people have to pay huge out of pocket expenses. For example, the Massachusetts individual mandate's cheapest plans come with \$2,000 deductibles, co-pays of up to 35%, and cap only some out-of-pocket expenses.

**The Uninsured:** Those who do not qualify for an exemption or subsidy and who cannot afford insurance, will be hit with a financial penalty. Even worse, the current right to be seen at emergency rooms could be taken away. Individual mandates also often do not include undocumented workers, again demonstrating how far mandates are from true universal health care.



# Building Blocks for Unity

## THE SOLUTION: WHAT IS SINGLE PAYER?

Despite all of these horrible problems, there is a solution to the US health care crisis: **Single Payer Universal Health Care!** Read the following seven "Building Blocks for Unity" to find out more about the Just Health Care campaign's Single Payer Universal Health Care:

**ONE TIER:** One payer for all medical costs, one standard of care for all.

**UNIVERSAL CARE NOW:** Everybody In, Nobody Out! Just Health Care would extend coverage to every U.S. resident from birth to death. Health Care is a right, not a privilege.

**PUBLIC ACCOUNTABILITY:** People, not corporations, should have control over their Health Care.

**COMPREHENSIVE COVERAGE:** Many of us with health insurance pay out-of-pocket for services and prescriptions. Nearly 1/2 of the one million Americans who file for bankruptcy-the majority with insurance- do so because of medical bills. Just Health Care covers doctors visits, nursing home and long-term care, hospitalization, preventive and rehabilitative services, access to specialists, prescription drugs, mental health treatment, dental and vision, occupational health services, and medical supplies and equipment.

**CHOICE:** People would decide on physicians, providers, hospitals, clinics, and practices of their own choosing.

**PROTECT OUR HEALTH, NOT PROFITS:** Our health is compromised under a profit-driven health care system. As much as 30 cents of every premium dollar is squandered on enormous CEO salaries, shareholder profits, advertising, and administration. In 2001, the top ten pharmaceutical companies made over \$990 million dollars in profit. Just Health Care eliminates profit.

**JUST TRANSITION:** Elimination of private insurance comes at the expense of the jobs of an estimated 1.25 million workers in the health care industry. A Just Transition, funded by capturing the employer windfall for the first three years, will guarantee displaced workers full income, benefits, and tuition as they make the transition to alternative work.