

My name is Joan Bechhofer, and I am a member of the Tompkins County League of Women Voters. The League is a national nonpartisan political organization that works to increase understanding of major policy issues and to influence public policy through education and advocacy.

On a statewide level, the League has sixty branches. . In 1990 the national League organization undertook a two-year study on the funding and delivery of health care in the United States, resulting in the League's 1992 position statement on health care.

That statement stressed that the important values of fairness, responsibility, and access should be incorporated into health care reform. The New York State League issued its own additional position that the provision of a single payer system would be an acceptable way to contain cost and provide equitable access. Currently the Tompkins County League of Women Voters has taken up the topic of health care reform as a local study item.

What are the ingredients of an effective health care system?

- 1) Disease prevention and health promotion programs.
- (2) A comprehensive package of acute care, long term care, mental health, dental, prenatal, and reproductive health care.
- (3) Equitable distribution regardless of income, age, status, or geographic location.

What is the current scene with respect to health insurance.?

According to Citizen Action of NY, more than 1 out of 3 people under the age of 65 did not have health coverage for all or part of 2002-2003. Three out of four of those people were employed. Of those without health coverage, 65% remained uncovered for 6 months or longer.

What are the medical implications of not having health insurance?

- 1) Because of lack of coverage, it is estimated that only 60% of women who should have mammograms actually get them.
- 2) The National Academy of Science Institute of Medicine states that 18,000 Americans die prematurely each year because of lack of health insurance.
- 3) According to Kaiser Family Foundation data, the uninsured are 3x as likely to postpone medical care, fail to get needed care, skip recommended treatment, and leave prescriptions unfilled.
- 4) The poor and minorities, who represent the largest share of those without health insurance, have poorer health than those who are white and wealthy.

How does our system of health care compare to those of other industrialized countries which have a single payer system of health insurance?

- A. Studies of the Congressional Budget Office and the G.A.O. show that the U.S spends 50-100% more on administration of the health system. Their studies show that the single payer system would save 100-200 billion per year. A study in the New England Journal of Medicine estimated that administrative costs take 31 cents out of every dollar in the US health care system, as compared with 17 cents out of each health care dollar in Canada.
- B.. We spend 75% more per person on health care than Canada or France.
- C. We are close to the bottom of the list of major industrialized countries on measures of life expectancy and infant mortality. A study by the World Health Organization of the health systems of various countries listed the U.S. as 37th.
- D. The Commonwealth Fund study which looked at the U.S. health system along with Australia, Canada, Germany, New Zealand, and the United Kingdom - the U.S. ranked last or second to last when comparing quality of care and access to it. Americans with below average income are much less likely than their counterparts in other industrialized nations to see a doctor, fill a prescription, or get needed tests and follow- up care.

The N.Y. Times on November 1, 2007, reported on a Commonwealth Fund survey of 12,000 adults in Australia, Canada, Germany, the Netherlands, New Zealand, United Kingdom, and the U.S. 37% of American respondents, because of cost, chose not to visit a doctor when sick, skipped a recommended test, or failed to fill a Rx. This was a much higher rate than in any of the other countries in the survey. Americans reported the highest rate of lab test errors, and 2nd highest rate of medical or medication errors. The editorial was entitled "America's Lagging Health Care System", and pointed to the need for universal health coverage.

Currently, health insurance coverage through employment has many inadequacies. Employers are dropping insurance plans because they can't afford the high premiums. A survey of senior executives in Detroit found that 75% of them considered employer health insurance programs unaffordable. In 2003, the costs of manufacturing a midsize car in Canada were \$1400 less than those of manufacturing the identical car in the United States, primarily because of higher health insurance costs in this country. Adding to the complexities of employer based insurance is the fact that the work force has so many job changes. Employees can expect to have seven different employers in their working life. It is estimated that large companies now pay 8.5% of payroll in insurance coverage for their employees. Small employers have to pay at least 25% of their payroll for health insurance. No wonder that many small employers offer no insurance plan at all. For those that do, the proposed payroll tax of 7% in a single payer system would be far less expensive.

The League of Women Voters believes that quality, affordable health care should be available to all New Yorkers. Health care policy goals should include equitable distribution of services and efficient and economical care. As a senior citizen, I can point with pride to the Medicare system – a very successful model of how medical care can be delivered privately with a centralized system of financing. No wonder that single-payer care is often referred to as “Medicare for All.”

We urge that the single-payer system be high on the list of potential health care reform.