LC000332

2019 -- S 0289

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2019

SENATE RESOLUTION

RESPECTFULLY URGING THE UNITED STATES CONGRESS TO PASS LEGISLATION ESTABLISHING AN IMPROVED "MEDICARE FOR ALL" SINGLE PAYER PROGRAM THAT WOULD PROVIDE UNIVERSAL, COMPREHENSIVE AND AFFORDABLE HEALTH CARE

<u>Introduced By:</u> Senators Bell, Nesselbush, Quezada, Miller, and Seveney <u>Date Introduced:</u> February 13, 2019 <u>Referred To:</u> Senate Health & Human Services

WHEREAS, Between 1991 and 2014, health care spending in Rhode Island per person 1 2 rose by over 250 percent, rising much faster than income and greatly reducing disposable income; 3 and WHEREAS, It is estimated that by 2025, the cost of health insurance for an average 4 5 family of four will equal about one-half of their annual income; and 6 WHEREAS, In the United States, about two-thirds of personal bankruptcies have been 7 medical cost-related and of these, about three-fourths of those bankrupted had health insurance; 8 and 9 WHEREAS, Rhode Island private businesses bear most of the costs of employee health 10 insurance coverage and spend significant time and money choosing from a confusing array of 11 increasingly expensive plans which do not provide comprehensive coverage; and 12 WHEREAS, Rhode Island employees and retirees are losing significant wages and pensions as they are forced to pay higher amounts of health insurance and health care costs; and 13 14 WHEREAS, Rhode Island and its municipalities face enormous Other Post-Employment 15 Benefits (OPEB) unfunded liabilities, mostly due to health insurance costs; and WHEREAS, Although Rhode Island significantly expanded health care coverage for its 16 citizens under the federal Affordable Care Act (ACA), about 45,000 Rhode Islanders remain 17 18 uninsured, and even fully implemented, the ACA would leave 42,000 Rhode Islanders (4 percent)

1 uninsured and many more underinsured - resulting in numerous deaths per year; and

2 WHEREAS, Efforts at the federal level to repeal or defund the ACA, Medicare and
3 Medicaid further threaten the health and welfare of Rhode Islanders; and

WHEREAS, The United States has hundreds of health insurance carriers (i.e., multiple "payers") who make our health care system unjustifiably inefficient and expensive, with about one-third of every health care dollar going towards administrative costs and not towards actual health care; and

8 WHEREAS, Every industrialized nation in the world, except the United States, offers 9 universal health care to its citizens under a "single payer" program and enjoys better health 10 outcomes for about one-half the cost; and

WHEREAS, Health care is rationed under our current multi-payer system, despite the fact that Americans already pay enough money to have comprehensive and universal health insurance under a single-payer system; and

WHEREAS, Single payer health care would establish a true "free market" system where
doctors compete for patients rather than health insurance companies dictating which patients are
able to see which doctors and setting reimbursement rates; and

WHEREAS, The high costs of medical care could be lowered significantly if the state could negotiate on behalf of all its residents for bulk purchasing, as well as gain access to usage and price information currently kept confidential by private health insurers as "proprietary information"; and

WHEREAS, Proposed federal improved Medicare for All single payer legislation introduced in the 115th Congress would have provided comprehensive coverage by substituting lower amounts of increased taxes for higher amounts of premiums, co-pays, deductibles and payments for amounts in excess of caps; and

WHEREAS, Such comprehensive coverage would have included vision, hearing and dental care, mental health and substance abuse services, as well as prescription medications, medical equipment, supplies, diagnostics and treatments; and

WHEREAS, Health care providers will benefit under improved Medicare for All single payer because they will spend significantly less time with administrative work caused by multiple health insurance company requirements and barriers to care delivery and will spend significantly less for overhead costs because of streamlined billing; and

WHEREAS, There is extensive research that shows an improved Medicare for All single payer program will benefit all Americans by providing universal comprehensive affordable health care coverage and establishing a funding system that is public, progressive, sustainable and 1 contains health care costs; now, therefore be it

RESOLVED, That this Senate of the State of Rhode Island and Providence Plantations hereby recognizes the need for the United States government to implement an improved Medicare for All single payer program and hereby respectfully urges Congress to pass single payer legislation as previously introduced in Congress; and be it further

6 RESOLVED, That the Secretary of State be and hereby is authorized and directed to 7 transmit duly certified copies of this resolution to the clerk of the United States House of 8 Representatives, the clerk of the United States Senate, and to members of the Rhode Island 9 Congressional Delegation.

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