

# What is single payer

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## Single payer holds a value (principles of universality and solidarity):

- Health care is essential to individual dignity and to the well-functioning of a modern society, so everybody ought to have access to a basic (comprehensive) amount of it according to medical need and independently of ability to pay.

## Single payer has a goal:

- To eliminate financial barriers to a comprehensive package of health care at a cost that both individuals and society can afford.

## Single payer supports a set of strategies :

- Make contributions *compulsory* and *a proportion of income* so that they do not impose undue burden on individuals (**principle of shared responsibility; principle of financial fairness, as articulated by the World Health Organization**)
- Pool risk widely to allow the healthy, young majority to subsidize the unhealthy, older minority (**principle of cross-subsidization**)
- Pool financial resources to *maximize purchasing power* and *minimize administrative waste* -- every dollar spend on separating individuals into different risk pools or plans ("health-care products") is money wasted, *not spent on health care* (**principle of enlightened self-interest**)
- Eliminate *liability* insurance (insurance *policies* marketed as consumer goods such as laptops, cell phone plans or driver's insurance) -- every dollar spend on marketing is money wasted, *not spent on health care* (**principle of enlightened self-interest**)

Single payer is a *publicly financed, privately delivered* health care system, a type of social health insurance whose tradition goes back 120 years (Otto Von Bismarck, Germany 1883).

Single is a system of collective financing of health care: all public funds now going into health care are pooled with a *predictable proportion of everybody's income*. Therefore, the system is affordable to individuals. Contributions that are proportional to income characterize social insurance.

Single payer (American version) allows free choice of providers and services (as opposed to "choice" of plans in the "universal coverage", individual mandate version).

Single payer *maximizes collective consumer purchasing power, minimizes administrative waste, minimizes the need for subsidies for "special populations"*. The goal is to maximize all moneys collected on health care, not on pushing papers. Therefore it is affordable and sustainable to society. Americans lack purchasing power when compared to residents of other nations: for example, while people in Baltimore, Maryland, spend \$329 dollars for Lanzoprasol, a widely used drug to reduce acidity, people in Spain pay \$9 for the same dose of the same product. Of all the options at the table in the USA and in California, single payer is the only proven strategy to control the escalating costs of health care.

Single payer eliminates doctors' burdensome, expensive and time-consuming paperwork. There is strong evidence that the burdensome task of filing for reimbursement to dozens of insurance companies marketing hundreds of plans is driving the best and brightest away from the practice of medicine.

Single payer is *accountable to consumers* -- as a public servant, the Health Commissioner is accountable to the citizenry. In contrast, CEOs of private insurance companies are ultimately accountable to shareholders.