

# Single-Payer Insurance: An Rx for California's Ailing Health Care System

BY DONNA SULLIVAN

How would your life be different if you didn't have to worry about health insurance? It's not unusual for people shape their lives around a need for access to health care. Are you locked into a job that isn't a good fit for you, but that you need because of the benefits?

Many families are just one major illness away from financial ruin. Early in my nursing career I was stunned when a patient had to declare bankruptcy because of her illness: A professional woman in her forties, she developed cancer. She was unable to work because of her illness and lost her health insurance. Her savings were quickly gone; she maxed out her credit cards, declared bankruptcy and went to live with her elderly parents who were frail and in poor health themselves. We now know that 50% of bankruptcies are due at least in part to medical bills, and that 75% of those people started out with health insurance.

Women, even more than men, are intensely concerned about rising health care costs and are looking for action. Last year the U.S. Women's Chamber of Commerce launched a study called Access to Health: An American Values Initiative. Their premise is that access to affordable health care is a right, not a privilege. They found it a huge concern that one in four women report they can't afford to see a doctor even if they have health insurance.

Fixing health care is finally a front-burner issue. At state and national levels politicians, corporations, and other decision makers (not just activists) are abuzz with ideas and plans to repair our broken system. New coalitions of employers, unions, insurers, consumers and medical groups have formed even though some of these have never before seen eye to eye.

The California Legislature has a number of possible reforms on the table. Some provide for universal health care and some do not; some have individual mandates for health care coverage; and some have an employee mandate to participate in the coverage provided by their employers. Employer responsibility to provide coverage differs among the plans, and some encourage the use of Health Savings Accounts. Cost containment and financing vary widely.

The League of Women Voters of California has long held a position in support of universal health care with a single-payer system as proposed in Senator Sheila Kuehl's bill, SB 840. The "single payer" would be a newly created state agency to assume the role of the insurance company, using the state's considerable purchasing power to negotiate bulk-rate prices with medical providers from pharmacies to hospitals. The plan would ensure choice of providers, affordability, accessibility, cost controls, and contributions from individuals and employers based on ability to pay. It is patient-centered and significantly improves the quality of our health care system as well.

You are invited to become involved. Learn more by visiting [www.healthcareforall.org](http://www.healthcareforall.org). ■

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