

## **Legislative Visit Role Play Q and A General Common Statements and Questions**

*Legislator:* It will cost too much money.

*Response:* SB 810 has no financing mechanism in it. It simply sets up the infrastructure for a new system. The only immediate costs are setting up the Healthcare Policy Board to establish policy on medical issues and various other matters relating to the system. Also, study after study have shown that a single payer system would save us money by streamlining administration, allowing bulk-purchasing of pharmaceuticals and equipment, and removing the profit-motive from health care.

*Legislator:* Your cost study is outdated.

*Response:* Our study may be from a few years ago, but every study says the same thing: we will save money with single payer. We have plenty of evidence that a single payer system will save us money, and while an updated study will give us updated number, it will still tell us that we will save money. By its very nature, single payer saves money because it streamlines administrative waste and spends our money in a more efficient manner.

*Legislator:* We have a budget crisis, so I can't focus on this right now.

*Response:* The cost of health care for local and state governments is one of the biggest generators of our budget deficit. Health care costs rise at 3 times the rate of inflation in the United States, but with a single payer system, health care costs would truly be controlled. Cities, states, counties and other public agencies would spend less on providing health care for their employees and therefore help ease the budget crisis.

*Legislator:* How will this affect small business?

*Response:* Small businesses who are not currently providing health care to their employees will need to start paying into the system, but for those who are already paying, most will enjoy a savings.

*Legislator:* My constituents don't care about this.

*Response:* The health care crisis affects everyone. At some point in all of our lives we are a patient and must use our health care system. Most everyone that you talk to will talk about the confusion they encounter when dealing with the private health insurance industry bureaucracy, and other people have story about themselves or a loved one putting off needed care because they cannot afford it.

*Legislator:* Didn't we just have health care reform? Why do we need SB 810?

*Response:* While the Affordable Care Act (ACA) of 2010 does do many good things, it doesn't give us full reform. We will still have many Californians who are uninsured, or are "insured," but cannot afford to access the health care because of the high deductibles, co-pays, and coinsurances that many health insurance plans have.



### **Progressive Legislator Common Statements and Questions**

*Legislator:* I need to show my support for Obama and the Democrats, and they are focusing on health reform.

*Response:* The Affordable Care Act of 2010 and single payer are not mutually exclusive. You can work on both of these reforms in parallel, and in many cases, a single payer system could build on what the reform implements. The health insurance exchanges may be one example of that. Many other legislators are co-authors of SB 810 and also have their own bills that implement pieces of the Affordable Care Act.

### **Conservative Legislator Common statements and Questions**

*Legislator:* A single payer system is socialized medicine.

*Response:* In socialized health systems, the doctors are government employees, and hospitals are government owned. This is not the case in a single payer system. A single payer system is actually a public private partnership that replaces the private health insurance industry with one public insurer. The doctors would remain private entities and hospitals would remain autonomous of the government.

*Legislator:* America has the best health system in the world.

*Response:* While America has great doctors and care facilities, the costs are so high, that people cannot afford to access them. The World Health Organization ranked the United States health care system 37<sup>th</sup> in the world. This ranking was based on several factors including health, access, affordability, quality and so on. We also pay the most out of any other country for our health care, at over 17% of our GDP.

*Legislator:* I don't want to raise taxes.

*Response:* Currently, about 60% of our health care system is financed by public money: federal and state taxes, property taxes and tax subsidies. These funds pay for Medicare, Medicaid, the VA, coverage for public employees, elected officials, military personnel, and others. A universal public system would be financed through public funds already funneled to Medicare and Medicaid. The difference between current public funding and what we would need for a universal health care system, would be financed by a payroll tax on employers and an income tax on individuals. The payroll tax would replace all other employer expenses for employees' health care. The income tax would take the place of all current individual insurance premiums, co-pays, deductibles, and other out-of-pocket payments. For the vast majority of people, this income tax would be less than what they now pay for health insurance, particularly if a family member has a serious illness.

*Legislator:* Why should I pay for someone else's health care?

*Response:* Health care should be organized as a public service, like a fire department. A health system organized as a business is discriminatory and accountable to no one. At some point in our lives all of us will predictably need health care, and this is a more affordable and more sustainable way to do it.

