



PAFCO Health Care for All – Health Care Reform Project

CITIZEN QUESTIONS ABOUT PROPOSED HEALTH CARE PLANS

The purpose of the document is to help citizens evaluate the various health care reform public policy proposals put forth by groups, candidates for offices, and even public policy makers. They are designed to stimulate critical thinking about the many aspects of comprehensive health care reform.

1. Will the plan really cover everyone —with a decent guaranteed level of coverage—at an affordable cost? Calling a plan “universal” is not enough. Mandating coverage is not enough if coverage is not affordable.

- Will coverage be affordable on sliding schedule of some sort? Will all those not covered be covered? Is the plan truly universal? How many uninsured people will likely gain coverage?
- How does the plan deal with immigrants? Does the plan continue employer based coverage?
- Is the plan a single payer or single enrollment plan? A single payer plan is plan where government ensures coverage and payment for all through various financing mechanisms. A single enrollment plan ensures all people are enrolled for coverage with various forms of private and public coverage and different forms of financing.

2. Does the plan, like Medicare, have a predictable, **guaranteed level of benefits** that “cannot be taken away?” Does the plan provide decent coverage health insurance at a decent price for all Americans? Does it include people with pre-existing conditions, the poor, older Americans not yet eligible for Medicare, and people with dangerous occupations? Does the plan cover mental health care, substance abuse treatment, on a par with other coverage? Does the plan encourage preventive care and healthy living?

3. Does the plan have a feasible thought through financial plan? Is the plan a realistic combination of financing ways with all groups, individuals, and government participating to the best of their ability through premiums and taxes?

- Does the plan envision any new taxes or a restructured tax system as part of any private public partnership of financing?
- How much new spending of any kind will be necessary to cover each newly insured person? Who will be asked to pay the added costs needed? Government? Employers? Individuals?
- Is funding for the proposal permanent? Can it be sustained over many years?
- Does the plan use health savings accounts and other forms of individual responsibility as major funding feature?

4. Will the health reform plan help control spiraling health care costs? The US pays much more per person for health care than any other developed nation—and all those other nations guarantee health care for all. Medicare is a model of efficiency with a much better record of controlling costs than the private insurance industry, even while covering an expensive elderly population. Advocates of Medicare-style plans, emphasizes a system that can share risk through broad pooling arrangements and control costs over much of the health care economy. The marketplace has not proven it cannot control costs. What are the plans for controlling costs in the new plan?

5. Is the health plan simple and clear enough that that is generally understandable for most citizens and consumers? Does it resonate with important American values, including choice, fairness, compassion and efficiency? If the proposal is adopted, how might other “players” react, such as physicians, hospitals, insurance companies, employers? Is the plan a marketplace based solution or government based solution or combination of various elements using the strengths of each sector?

How does the plan fit with your values of personal responsibility, community, and shared responsibility, the nature of health care as human right, a special privilege, or a marketplace commodity?

RESOURCES FOR FURTHER EVALUATION

Arizona Town Hall – 2007 Recommendations on Health Care Reform

<http://www.aztownhall.org/pdf/90th%20Report.pdf>

AARP – Divided We Fail Campaign

<http://www.aarp.org/issues/dividedwefail/>

Campaign for America’s Future

<http://home.ourfuture.org/healthcareforall/>

Robert Wood Johnson Foundation

www.CoverTheUninsured.org

Kaiser Family Foundation.

<http://www.kaisernetwork.org/>

Or

<http://www.kff.org/>

St. Lukes Health Initiatives

<http://www.slhi.org/>

Protecting Arizona’s Family Coalition

www.pafcoalition.org

Questions adapted from several sources including a March 23, 2007 article from Tom Paine.Common Sense Internet newsletter -“The Health Care Answers We Need.” and also “Health and Hope – What we can do about Wisconsin’s Health Care Crisis – A Study Guide for Wisconsin Congregations.” Wisconsin Council of Churches