



## *Frequently Asked Questions*

### **What is Maine AllCare?**

We are an organization that promotes a simpler system of health care for all Mainers – one that is universal, publicly funded, easily used and where costs can be effectively controlled. We educate people about how health care works now and how it could be made better. This education will make it easier for our legislators to enact a comprehensive healthcare plan. We want to show them there is wide support in the state for universal healthcare. Ideally, we would like Maine to pass a bill in the legislature; but if that doesn't work, or if the resulting law is challenged, we will have a referendum and the people will vote. Therefore, our mission of public education is very important.

### **How can we afford universal coverage?**

We can more than pay to cover everyone when we eliminate waste in the current system. This waste is seen in high administrative costs, corporate profits, uncontrolled prices, lack of preventive care, delivery of unnecessary services and fraud. Studies show that this waste amounts to over 30% of our current healthcare spending. Most insurance companies take profits. Government-run programs do not. In a universal system, payment can be streamlined. Costly denials and appeals from private insurance companies are eliminated. With the whole state involved, lower prices can be negotiated for services and medications.

### **Who pays for it?**

Everyone pays and everyone benefits. A universal system would be supported by taxes or premiums. For those who are employed, this may be shared between employee and employer. Everyone would pay their fair share, and for most, that would be less than they pay now. Healthcare for over 40% of Mainers is already government funded (Medicare, MaineCare, VA Health and government employees.)

### **Why should I pay for the healthcare of others?**

You are already paying for this care. When uninsured people receive urgent care, those with insurance are charged more to cover the costs. When people do not have money for preventive care or minor interventions, they often need much more expensive critical care.

Our taxes fund public goods that are at some time needed by everyone, such as education, roads, fire departments and police. We pay for them by pooling our resources, using them when needed. We believe healthcare should be seen as a similar public good.

### **Is this 'socialized medicine'?**

In socialized medicine systems, hospitals are government owned and doctors are salaried, public employees. Maine AllCare promotes a system where hospital and doctor practices would remain privately run and people will be free to choose their providers.

### **Will there be rationing and long wait lines?**

Healthcare is already rationed. Right now, insurance companies are making healthcare decisions that are about profit, not providing care. Many people skip treatments that their insurers refuse to cover.

Thousands of Mainers are either uninsured or underinsured, leaving them at risk of financial disaster. In a universal system, doctors and patients make medical decisions together, based on medical need and proven effectiveness – not ability to pay.

Long wait times are often cited as unavoidable in universal, publicly financed health systems. They are not. Wait times are a function of a health system's capacity (how many hospitals and providers it has) and its ability to monitor and respond to patient flow. An effectively managed universal system makes adjustments so that patients can obtain care in a timely way.

### **Won't a publicly funded system stifle medical research?**

Most basic research is already tax-funded through the National Institutes of Health. On average, drug companies spend only 13% of revenue on research and development and more than 50% on marketing, administration and profits.

### **What about Obamacare (ACA)?**

The ACA covers millions and was a remarkable political achievement, but it was a compromise and it is incomplete. It is too complex, not fair to everyone and does not control costs. Over half of bankruptcies in the U.S. are due to medical expenses. In Hancock County, a couple in their mid-40s earning \$70,000 would have to pay over 35% of their income in insurance premiums, co-pays and deductibles. It is no wonder that many healthy people are opting not to buy health insurance coverage. Unfortunately, removing these people from the insurance pool results in higher costs and premiums for those who remain in the “pool.”

### **Is universal healthcare politically sustainable?**

A universal system is simple, fair and effective. Americans can believe in those values. In America, publicly funded Medicare enjoys wide political support. People like the fact that Medicare beneficiaries have contributed to the program and that Medicare’s benefits are fairly distributed.

### **What if I already have employer coverage?**

Look at employer-based systems now. Plans change annually, out-of-pocket costs go up, networks become more restricted and treatment covered last year may not be covered this year. Insurers restrict choice by denying provider-ordered care and by charging high fees if you go “out-of-network.” With a universal system, most people with employer plans will have the same or better coverage and will pay less than they do now. They won’t be tied to their job because of the fear of losing health insurance. Mainers could even start a business and still have health care.

Employers will spend less time and money negotiating, administering and paying for employee coverage. This makes them more competitive in the global economy and may enable them to increase wages. More entrepreneurs and people who work from home will be attracted to Maine. A universal, Maine system would encourage young people to stay here, growing our population and economy.

### **Will people lose jobs?**

We envision a shift in jobs and a sustainable transition plan. More health care providers will be needed, and many insurance staff can be retrained for jobs that actually support healthcare. Funding will be provided for retraining.

### **Why is this better than a free-market system?**

An essential ingredient of a free-market is enough information for the buyer to make a good choice. Healthcare does not work like a normal free market. It is not a commodity or product like a car or cell phone. Doctors and hospitals do not post their true charges. The buyer (patient) can never obtain enough information and is seldom able to shop around for treatment. Thus, a free-market healthcare system puts patients at a disadvantage.

Almost every other country in the developed world has adopted a universal healthcare plan. These countries spend far less per person on healthcare than we do. They cover everyone and their citizens enjoy better health outcomes. There is huge waste in our free-market system. There is profit making at every level. There are too many middlemen, too much waste and too much bureaucracy that does nothing to contribute to peoples’ health.

With a universal system, there is peace of mind knowing that health care will always be there, no matter what health crisis might happen to you or your family. Universal coverage will be fair, efficient and lead to overall better health and a better future for Maine.

### **How Can You Help?**

#### **At [maineallcare.org](http://maineallcare.org)**

1. Learn more.
2. Sign your support for Universal Healthcare.
3. Join a local chapter.
4. Follow current legislation.
5. Join our legislative response team.
6. Make a donation.