

## *Is Health Care a Right or a Commodity?*

### ***Response***

by Michele Swenson:

No one doubts that everyone should have access to fire or police protection - so should all have a right to access health care.

U.S. taxpayers, through the government, already underwrite 60 percent of all health costs, much of it to subsidize the insurance and pharmaceutical industries, while also partially or completely funding congressional, VA and public employee health coverage. It makes sense to develop a single large risk pool insurance, like Medicare for All, which all pay into according to means - a public payer insurance with private or public providers. The only true "choice" of providers is through original Medicare, as commercial insurances constantly shrink their provider networks to save money, limiting choice of hospitals and providers. Commercial insurances treat health care as a commodity and a profit-center, so they are placing service to their shareholders before service to the insured. Numerous studies have demonstrated that eliminating wasteful administrative costs of a fragmented multiple payer insurance model can save over \$500 billion annually.

The truth is, "Everybody does better when everyone is covered."

Unlike states without Medicaid coverage, where too many hospitals are closing, we have seen the benefits of increased Medicaid coverage in states like Colorado, where reduction of uncompensated care has stabilized rural economies, contributing to job growth and permitting hospitals and clinics to remain viable. The more sustainable, cost-efficient original Medicare model, improved and extended to all, would benefit everyone and be a boon to the entire economy.

Some assert that Medicare is "free," nevertheless all working people invest in Medicare through payroll deductions, and recipients pay a premium according to means. Like the Fire Department, health care is available when each of us needs it.

The U.S. should examine European values centered on sustainable health care for the future built on goals of improved health outcomes, decreased inequities and health security for all – true universal coverage.