

NO HUMAN RIGHT TO HEALTHCARE IN THE UNITED STATES-

VERMONT MUST LEAD THE WAY

Health Insurance is NOT Health Care.

In the US, health insurance is a huge profit making business, that pays dividends to shareholders and multi million dollar bonuses to its executives. This is a far different system than other countries' health insurance. Therefore, when the US says it is taking "measures" to provide its residents with healthcare, what it is actually saying is that it is providing the opportunity for individuals to purchase health insurance.

Allowing the purchase of insurance is not the same as giving access to health care. Health insurance treats health as a profit making commodity. People pay premiums all year, but cannot see a medical provider until they have ALSO paid a deductible amount out of their own pocket. This deductible varies but is frequently as high as \$5,000.00 US. In other words even if every premium is paid timely, the insured cannot go to the doctor until they have spent an additional amount out of their own pocket. Even AFTER paying premiums and deductibles, there is a cost sharing at the point of service such that many cannot seek medical services they need.

Clearly, the most vulnerable residents of the US, particularly those who live in poverty and/or are not citizens, suffer the most from this system. To say that allowing people to purchase insurance equates to giving them medical care is like saying that fire insurance keeps houses from catching fire.

In the words of one person interviewed:

" I simply don't understand what happened. I was told that the ACA would allow me to get the healthcare I need. I pay my premium every month. Now that I am really sick, I cannot go to work and have little income. It turns out I cannot go to see my doctor, because I have not yet spent \$2,000 this year out of my own pocket AFTER paying premiums. Even after paying premiums for the year, which amount to thousands of dollars, and paying the \$2,000 deductible, I must bring money with me when I go to the doctor's office for a co-pay. " Susan- a Vermont resident age 27

States Must Implement Universal Healthcare

The political climate in Washington DC makes it difficult for the federal government to enact new human rights laws. Vermont, however, has enacted a law to provide healthcare as a publicly funded public good, and declared healthcare to be a human right to all residents within its border.(*see Act 48 of Vermont; legislature.vermont.gov/bill/status/2016/H.48*) Other States are pursuing similar legislation. Implementation of that law is difficult, because it is broader than federal law. Vermont has a waiver from the Federal Government, allowing them to implement universal healthcare instead of health insurance. Canada's universal healthcare began in one province, and was adopted by other provinces because it was working. The same is possible in the United States if the individual states were encouraged to provide healthcare as a human right.

