

The 2010 federal health care reform will help many people pay for health insurance and rein in some of the worse abuses of health insurance companies. But it leaves wasteful, profit-driven insurance corporations in charge of our health care. We need the California Universal Health Care Act (SB 810)!

California Needs a New Health Care System That

- ✓ Provides the Same Comprehensive Care for Everyone and
- ✓ Eliminates Insurance Companies

We need a health care system that includes everybody.

✓ **SB 810** includes everyone in the state, regardless of age, health, employment, economic, or immigration status.

✗ **The federal health care reform (Affordable Care Act)** requires everyone to buy health insurance starting in 2014. But it excludes undocumented immigrants and exempts people who can't afford insurance or who pay a fine. An estimated 8% of the population still won't have insurance – going without needed care, relying on emergency rooms, etc.

We need a plan that covers *all* of our medically necessary care.

✓ **SB 810** provides the same comprehensive coverage to everyone, rich or poor, old or young – all medically necessary care including doctor and hospital costs, prescription drugs, dental, vision, and mental health care, medical equipment, physical therapy, acupuncture, and more.

✗ **The federal ACA** lists benefits that insurance companies have to cover. But it doesn't include adult dental and vision care or "alternative" treatments like acupuncture. And insurance companies' priority is profits, so they have a stake in denying claims. You will still have to fight with them over claims they deny.

We need a system that controls costs for individuals and families.

✓ **SB 810** charges an affordable premium to employees and employers, on a sliding scale based on earnings. It eliminates copays and deductibles, as well as the insurance companies' wasteful bureaucracy, staff to deny your claims, sky-high CEO salaries, and profits.

✗ **The federal ACA** does not control increases in insurance premiums (which doubled in the last 10 years). Your out-of-pocket costs (deductibles and copays) will go up as health care costs go up, despite some controls. As premiums rise, many employers will charge employees more for insurance.

We need a system that lets us choose our doctors.

✓ **SB 810** creates one fund for the whole state, so the fund will pay the fee of any doctor or licensed health care provider in the state. That means you can choose any doctor who's available.

✗ **Under the federal ACA**, you have to buy insurance from a private company, so you can only go to the doctors it covers. If you change jobs or lose your job, you may end up with different insurance and have to change doctors.

We need a system that controls the cost to taxpayers.

✓ **SB 810** pays for itself with fair, affordable premiums paid by employers and employees, combined with federal Medicare and Medicaid funds. It doesn't waste money on private insurance. It can hold down the cost of drugs, equipment, and services through the bulk buying power of a single payer. It will improve efficiency by planning investments in machines, clinics, etc.

✗ **The federal ACA** puts no controls on the prices of drugs, medical equipment, or services. So insurance premiums will continue to soar. That means more and more of our tax dollars will go to subsidizing insurance premiums.

We need a system that controls costs to employers—including our struggling state and local governments.

✓ **SB 810**, by controlling costs, keeps premiums affordable for employers, including state and local governments, now burdened with high and rising health insurance costs.

✗ Because **the federal ACA** puts no controls on costs to employers, soaring employee health care costs will continue to undermine efforts to balance state and local budgets.

We need a system that controls costs for the whole society.

✓ **SB 810**, by eliminating insurance company waste, bargaining to hold down costs, and planning for greater efficiency, breaks the upward spiral of health care costs that threatens our whole economy.

✗ Although it outlaws some abuses and may reduce some costs, **the federal ACA** leaves our dysfunctional, wasteful corporate-insurance system in place. The U.S. now pays twice what other industrial countries pay for health care per person. Health care is now 17% of our economy, headed for 20% by 2019.

We need a simple system with less -- not more -- red tape.

✓ **SB 810** creates one plan, eliminating thousands of private plans, each with their own procedures and lists of covered services. With one plan, doctors and hospitals can cut their administrative costs – now a big factor in U.S. health care costs.

✗ **The federal ACA** creates a new layer of bureaucracy - the insurance “exchanges” - and dozens of regulations about which families and employers can get what kind of financial help to pay for insurance. All that on top of insurance company waste!

We need to take control of our health care away from insurance companies!

Insurance companies are in business to make profits for their shareholders. They make more profits by paying out less money for your health care. That's why they've been rejecting people with “preexisting conditions,” canceling policies of people who need expensive care, and denying claims. The new federal ACA tries to limit these abuses, but it has gaps and loopholes that insurance companies will exploit.

✓ **SB 810** eliminates the middleman and returns decisions about your care to you and your doctor.

✗ **The federal ACA** leaves insurance companies with the power to make decisions about your health care.