

Single Payer Healthcare



Economical & Efficient—**“Medicare for All!”**
Just one of many things that needs doing...

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What is Single Payer? The insurance industry would rather you didn't know. They would rather we didn't talk about it either. Insurance is a big business in America and they can't afford for us to find out too much about their business. The more money an insurance company has to pay out in claims and benefits the less they get to keep for themselves. How smart do you have to be to understand that insurance claims are always going to be a problem for them? Which makes more sense:

Plan A you walk into a clinic somewhere, convenient, no paperwork, no hassle, and depending on what you want or need after your needs are assessed you wait your turn to be taken care of—it's called Triage, where the urgency of an emergency takes precedence over a routine visit.

Plan B you have the best insurance policy in the world where you never have to wait for anything except the doctor to see you now, where you will instantly be taken care of as soon as they have time, and you will be provided for in every way you've paid for—as long as you've met your deductible for that year; your condition is covered; you haven't exceeded your limits yet; and you don't have whatever's wrong with you as a pre-existing condition.

Obviously, if you are in love with your insurance agent or in bed with the insurance industry in some way you're going to go with Plan B—you know which side your plan is buttered on—but if you're smart and honest about it (even if you're an insurance agent) you know if you're hurt or sick it should be a matter of Triage. **Current costs** for healthcare are so much more than they need to be because we still have insurance to contend with. It was a mistake to let the insurance industry get so out of hand—but that's what happens inevitably when profit enters the scene... Healthcare should have never been allowed to become a business in the first place.

Physicians for a National Health Program www.pnhp.org have a wonderful website that answers all the questions about medicine, doctors, insurance and illness...how business interests can get in the way of making good medical determinations when something might cost too much.

Insurance companies at best are a way to make money based on claims that, even if there was no competition, would still need to control costs in order to make a profit.

Insurance in general has been a sacred cow in America long enough. It's a big business but not so big we can't get along without it. According to the U.S. Dept of Labor, Bureau of Labor Statistics:

<http://www.bls.gov/oco/cg/cgs028.htm#nature>

The insurance industry had about 2.3 million wage and salary jobs in 2006. Insurance carriers accounted for 62 percent of jobs, while insurance agencies, brokerages, and providers of other insurance-related services accounted for 38 percent of jobs.

The majority of establishments in the insurance industry were small; however, a few large establishments accounted for many of the jobs in this industry. Insurance carriers tend to be large establishments, often employing 250 or more workers, whereas agencies and brokerages tend to be much smaller, frequently employing fewer than 20 workers.

Healthcare in general has a lot of people who do insurance company work (because the crush of insurance paperwork is that great) and according to the U.S. Bureau of Labor Statistics, healthcare is the largest industry in America:

<http://www.bls.gov/oco/cg/cgs035.htm#nature>

As the largest industry in 2006, health care provided 14 million jobs—13.6 million jobs for wage and salary workers and about 438,000 jobs for the self-employed.

7 of the 20 fastest growing occupations are health care related.

Health care will generate 3 million new wage and salary jobs between 2006 and 2016, more than any other industry.

How many workers will be displaced by a Single Payer system? A lot. How many doing insurance work will switch to something more satisfying than insurance work? A lot.

Historical Context of Medicine and Economics:

In the beginning, in “America,” we were farmers, hunters, fishermen and explorers—nobody could afford to get sick, we all worked until we dropped and that was it. Life was good. Those were the good old days! We spread out across the land—that we took away from the Indians, claiming our property rights superseded their property rights, unless they wanted to fight about it, and we settled “America.” We prospered, and eventually we could “afford” to get a little sick once in awhile...

What's important to understand is that the most fundamental basic aspect of any economic system is property rights: they make plantations possible (with the property of Slave Labor until the Cotton Gin and emancipation came along); they make roads and railroads possible (with the Grant of large swaths of land across the land, enhanced by cheap labor to do the work, lay the tracks, etc); and property rights makes possible large ranches, huge agricultural farms and other conglomerates and mining companies—all of which benefit from property rights and land development.

After land development (farming, ranching, mining and conglomerates) the Industrial Revolution was more a competition over dwindling space and resources than land—but it still required property rights and cheap labor to get the job done. **Many factories were built**, many things were made during the Industrial Revolution—we invented the assembly line, the affordable automobile, and we went for a ride—sometimes we got things right in “America!” Not just to the right of center, mind you, but “right!” We didn’t always rely on cheap labor but it was always a major part of what made “America,” so great at times and yet so infamous at other times, did.

1. **As native Americans** who were already here many assimilated into the “American” way of life and chose the path of Chief Joseph...
2. **As slaves** (who were dragged here in chains) all were freed, eventually, even though it took another hundred years after the Civil War to finalize that “self evident” freedom.
3. **As migrant workers** (who may have smuggled their way into “America” to work for slave wages) they became citizens, eventually, some of them, or they continue to work under the radar until the day “America” finally wakes up to embrace them.
4. **Those who booked passage to “America”** (who were so lucky) it is so hard to understand where the natives, former slaves, and migrant workers are coming from, and why?
5. **Regardless of how we got here**, those who are here have arrived... It’s time to get beyond the technical details of when and how... (The 28th Amendment Proposal will take care of that.)
It’s time to move forward after taking an honest look back.

After WWII the United States was the premier industrial powerhouse on the planet. We knew how to build things: houses, neighborhoods, whole new industries based on technological breakthroughs from the war, the economy soared, business boomed, you could land airplanes on the new interstate highway system if you wanted to or just enjoy the drive non-stop across the country. Life was good. **Our social complacencies** and political hubris didn’t start to catch up with us until after WWII—where we kept the cold war lukewarm in Korea; worried about commies hiding under our bed; and although we stayed ahead in nuclear weapons we learned to hide under our school desks just in case. **The roar of our industrial success** masked the sound of canaries trying to warn us about the abuses of our civil liberties and the rights of workers to organize. **While abroad**, the behavior of “Ugly Americans” was becoming noticed and not corrected by those who knew better... Our halo slipped a little. Our luster at times became a bit tarnished.

The ‘50’s were lots of fun. **The ‘60’s** got us bogged down in southeast Asia worrying about “Dominoes,” but we finally ended the Civil War. **The ‘70’s** started to undo what we had accomplished in the previous two hundred years... Our industrial might started to wane, our manufacturing heyday was over. **The ‘80’s** were the setup for our current problems... **The ‘90’s** culminated in NAFTA (the North American Free Trade Agreement) where the world was now officially the oyster of big business, where they could go with impunity to wherever labor is cheapest and the absence of manufacturing restrictions is the holy grail.

Cheap oil and no restrictions on pollution will keep the dirty engines of industry roaring until they are stopped by some kind of lasting intervention that really sticks... But the jury is still out on what that might be, by who, when, and how. (By calling on them to volunteer perhaps?)

America did a lot of good things over the first two hundred years of its existence—but we haven’t been doing so good lately. Too many of us found it too easy to look the other way when things weren’t right. And we suffered from a long string of really bad leadership. And since 2000 we’ve been going backwards... So who cares about Wall Street and insurance?

Why it all comes down to insurance! Most people in the world today, including in “America” have little left to lose or insure... If we’re all in this thing together why bother about insurance?

Insurance and finance are two or the five or so industries that have not been decimated since the end of WWII. What do insurance and finance industries do besides make money? They pay out as little as they can, privatize their profits and socialize their losses. That’s it. What do the other industries do: healthcare, education, and military spending? (How many guesses do you need?)

The government ends up having to bail out everyone and fix everything, eventually, anyway, when there’s a bad disaster, etc—like the one we’re having now in the economy—so what’s taking the Obama administration and his economic advisors so long to figure it out?

Do you honestly believe we should save the insurance industry? Do you actually worry what will happen to all those people if they lose their job if we go to Single Payer? Are you nuts?

Big business has already moved most manufacturing jobs off shore to save on labor and production costs. It's time for "Americans" who still have a job, or want one, to wise up and realize that insurance is an empty shell full of policy holder money with no return likely to them.

Insurance started when those with something to lose wanted to hedge their bets against loss. They formed companies to calculate risks and rates that translated everything into money, while trusting those who did the calculating and investigating of claims to do a good job. This morphed into speculation on future possibilities and probabilities and perverted ipso facto prefabrications, which blossomed into the mess we have now! **You can buy insurance for anything!** It's placing a bet. It works flawlessly until you go to cash in... If your claim is legitimate it will of course be paid, provided you satisfy a long list of many things that were buried in the fine print, and depending on who you are, how much other insurance you have or should have had to cover this, you might get paid. (But always read the fine print—or be somebody!)

Good government is the only insurance for most people most of the time in "America" and around the world. If the government doesn't do it, it won't get done. (Contrary to what Reagan said.) But since the '50's we have had a string of bad government on both sides of the aisle that almost made Reagan right. Eisenhower tried to warn us about the Military Industrial Congressional Corporate Complex but we didn't listen. Each administration since the '50's, and each congress, could have done more... The growing list of current national needs and international concerns is staggering:

1. Nationalize any bank or big business in trouble that is too big to fail and then downsize it
2. Never again allow any private entity to get that big
3. Create a bunch of new jobs and public works projects, as many jobs as there are people looking for work and the number of projects it takes to accomplish that: roads, railroads, electrical grids, affordable housing, public buildings for public gatherings, windmills, environmental management, etc
4. Take advantage of a growing better attitude toward public service
5. Institute a single payer universal healthcare system
6. Reduce military spending (reduce the atomic stockpile)
7. Draw down with due diligence and deliberate speed as many military bases and involvements around the world as possible – while still backing local law enforcement needs around the world as necessary as sanctioned by the UN for humanitarian reasons and purposes, where there is clearly and obviously a need for some "good guys" to be there to keep the bad guys under control
8. Call a Constitutional Convention to reconsider congressional districts/redistricting and gerrymandering, and just how big or small the House of Representatives should be – say to maybe one hundred or two hundred representing "areas" of the country not just districts within a state, plus how citizenship should be earned not granted—as covered by the 28th Amendment Proposal in Ken's Pamphlet 001, A Nation Based on Law
9. Insist on Universal Voter Registration in time for the next national election with nationalized supervision of all elections for national office, and designation of Election Day as a national holiday
10. Insist that all children and dependents of public employees attend public school or lose their job on the public payroll... If public employees want their children to attend private school they can earn their living in the private sector.

Good things seem to come in tens: Ten Commandments, Bill of Rights, and the ten things above after which we can start to work on the next ten:

1. Universal electrical grid for around the world distribution of electricity
2. High speed light rail mass transit that could wind its way around the world somehow and really be a fun ride
3. Resurrection of small farms and small businesses so that when the railroad system is restored we can still enjoy exotic and seasonal foods from far places
4. Restoration of all arable land everywhere on the planet
5. Cleansing of all air, water, and soil on the planet so there is plenty of fresh air to breathe, water to drink, and soil to grow food on a scale never before imagined
6. Complete nuclear disarmament
7. Revival of sailing ships
8. Total control of carbon based emissions
9. Universal humanization of property rights
10. A new monetary and economic system beyond capitalism and all the other isms

Finally—on the largest scale ever imagined—affordable housing, two eggs in every basket, some sort of pedal power or electric vehicle in every garage, and wide-screen digital TV!

Who says we can't have peace on earth and living here can't be utopian?

Those stuck in the mud not believing this is possible should be ignored. Most insurance, health insurance at least, needs to be abandoned and the whole financial sector needs to be fixed. When Lincoln freed the slaves some worried what they might do, to get even with their Masters if they were treated badly, but the larger panic was over what to do with them all... Where would they all go? How would they all now live and get by? That crisis then and this crisis now isn't about money. It's about leadership, freedom, liberty, and justice for all! We don't need slaves anymore (we never did) and we don't need money as the only criteria for what we can do or not do on a local, state, national or planetary scale.

We can do anything we want that we set our mind to. We will still need a monetary system of some sort of course, and there will continue to be those who suppose that if there's money to be had it might be the only game in town worth playing, but they can be safely ignored if they don't constantly get the upper hand like they've had throughout so much of human history... The sun does not shine, the wind does not blow, the rain fall or the seasons change because of money. How we lose sight of that sometimes is shameful.

We would be foolish not to harness the energies of those willing to work—to get up in the morning and go to work on the basis of some public good. We can allow for a lot of private interest in a well run, cooperative, public world. But of course managing it all will always be a tall order... None of the isms so far have worked, including unregulated Capitalism. We need to get to the next level of whatever that new or next level ism might be—or maybe we just have to perfect democracy and put money at the end of the food chain not the front... Mother Nature could get tired of waiting for us to figure this out..

Single Payer Healthcare—Medicare for All!

A good place to start.

Before or after that comes jobs—WPA

Then Congressional funding to support both!

Once we have single payer healthcare and a job what else is there?

If we keep our wits...

Don't succumb to fear or temptation

Or terror

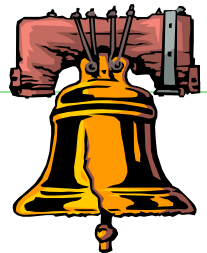


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