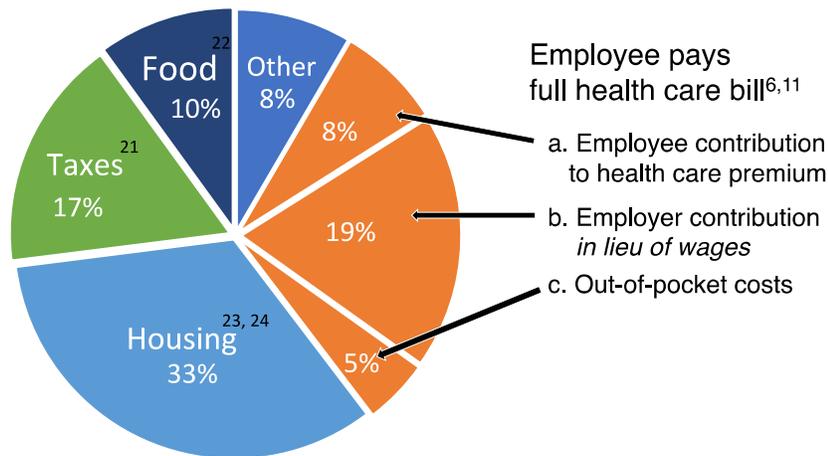


## Why Oregonians Want a Better Health Care System

- **Security:** Oregonians face annual increases in premiums and life-threatening inadequacies in coverage. About one-in-ten non-elderly (age 18-64) have no health insurance.
- **Less Confusion:** Plans change annually; become increasingly confusing and complex.
- **Better Health:** Our current system is failing us, U.S. ranks low in health internationally.<sup>4</sup>
- **Less Cost:** One-third of Americans delay care because of cost. Delayed care causes anxiety, illness and death. We pay far too much, much more than we realize, for private insurance plans. Our health care system is bankrupting us.<sup>7</sup> We get too little in return for 1/3 of our income.

### One-third of Family Expenses Are For “Health Care”



Cancer, heart surgery, appendectomy, hepatitis, or any illness or injury can generate medical bills of \$100,000 or more not covered by insurance.

Good news: Out-of-pocket cap (Affordable Care Act) for *insurance-approved* care is **\$14,300**

Bad news: There is *no* annual cap for payments *denied by the insurance company*. Patient pays up to full bill for out-of-network providers, exclusions, off-formulary meds, etc.

What can we do? Acknowledge the crisis, learn about it, talk about it. Act.

- **Calculate**<sup>19</sup> your current and possible expenses under our current system.
- Get informed, go to websites, literature. See references on reverse side. Find out how a single payer program can stimulate the economy.<sup>20</sup>
- Get involved--Ask your friends, family, neighbors, co-workers, and legislators to actively support Health Care for All Oregon legislation.<sup>15,16,17</sup> Join MVHCA and HCAO, encourage candidates who actively support universal health care.

**References**, August 31, 2017 Also go to websites of Commonwealth Fund, Kaiser Family Foundation, Organization for Economic Cooperation and Development, HCAO.org, mvhca.org, and pnhp.org.

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10. Health Insurance Coverage of the Total Population, Oregon, 2016, Kaiser Family Foundation,
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[https://meps.ahrq.gov/mepsweb/data\\_stats/state\\_tables.jsp?regionid=30&year=2016](https://meps.ahrq.gov/mepsweb/data_stats/state_tables.jsp?regionid=30&year=2016)

50	Average total family premium (in dollars) per enrolled employee at establishments that offer health insurance	17,127
58	Percent of total premiums contributed (in dollars) by employees enrolled in family coverage at establishments that offer health insurance	24.5%
12. Median income, family of two (avg. is 2.5 in Oregon), <http://www.oregonbankruptcy.com/means-test/>
- 13, 14. Actual average out-of-pocket is \$1,054/person, therefore \$2635/Oregon family ([Peterson-Kaiser Health System cost tracker](#)). but ACA annual out-of-pocket cap is \$14,300. “Following serious illness or injury where will you get \$14,300 plus money for other uncovered medical expenses. How will you take care of your child? your spouse?”
15. Text Oregon Senate Bill 1046 (2017 session) [Oregon Legislative Information System](#),  
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16. RAND Report on Health Care for Oregon, 2016. <https://www.rand.org/health/projects/oregon-health-care.html>
17. Report on Single Payer Health Care for Oregon, 2015, Gerald Friedman PhD, UMass Amherst, contact HCAO.org for details. Note: These are average per capita savings and vary widely among individuals. About half of the population in a given year generates essentially no health care costs, while 5% of the population generate 50% of costs. A reduction in per capita cost does not mean each individual will see a \$2,000 reduction in cost.
18. Your total costs for health care through individual private insurance plans: Premium, deductible & out-of-pocket costs. <https://www.healthcare.gov/see-plans/#/plan/results>
19. Calculator (for national Medicare for All) <http://www.healthcareforalltexas.org/Calculator.html>
20. The increase in spendable income could come about for several reasons:
  - a. Many employees have to pay part of the premium in the current system, and would not with single payer
  - b. The deductibles and co-pays would be eliminated, or at least become very small.
  - c. Employers that currently pay thousands of dollars for their employees' health insurance may choose to increase employee pay with part of the savings.
21. Taxes <https://smartasset.com/taxes/oregon-tax-calculator>,
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