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Strengthening the ACA is not enough. We need Medicare for All

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Over 330,000 lives lost in the U.S. during the pandemic could have been prevented if we had universal healthcare.

That stunning revelation came from a study by the National Academy of Science published last week in *Scientific American* that also found that a single-payer healthcare system would have saved over $105 billion in pandemic-related costs alone. In fact, universal healthcare would save as much as $438 billion annually in a non-pandemic year.

When I see these numbers, it makes me furious. So many lives taken by corporate greed. So many families driven to bankruptcy by medical bills. All to serve the profits of a handful of giant multinational corporations.

I know this firsthand because I lost my mother to the greed of the insurance industry.

My mother had gone in for a routine, but urgent, operation. On the day she was due to be discharged, she knew something was wrong and pleaded for another night of hospital observation. The insurance company said they would only pay for a single

night at the hospital, so her doctor had no choice but to send her home. The resulting complications ended up taking her life.

The CDC reports that there are over 31 million people in the United States who have no health insurance. According to the Washington State Insurance Commissioner's Office, 430,000 of those people live in our state.

To compare, the number of people with no health insurance in the U.K., France, Germany, Spain, Mexico, Brazil, Chile, Australia, Canada, Israel – even Russia and China – is zero.

The United States is, in fact, the only nation in the developed world that does not guarantee universal healthcare coverage. For most countries, that guaranteed universal coverage is free as a right of citizenship or residence. Most of the roughly thirty countries that don't guarantee healthcare are in Africa, and include some of the poorest countries in the world like Somalia and Sudan but also include Afghanistan, Syria, and Haiti; countries whose governments are war-torn and unstable.

As the wealthiest nation in the history of the world, there is no valid reason the United States can't guarantee healthcare for all.

Last February, the Congressional Budget Office released a report that showed a single-payer (government insurance) program like Medicare for All can provide higher payments to providers than current Medicare – and still save money through accessible preventative care and eliminating unnecessary middlemen. A federal single-payer program will also save states money with Medicaid, as it would be replaced with a superior system that covers everybody.

We can ensure everyone has healthcare that includes coverages that are often excluded from private health plans such as dental, hearing, vision, long-term care, and mental health.

What we have as a healthcare system now is unacceptable and immoral. In the 2008 presidential race when Sarah Palin spoke of government-sponsored insurance as "death panels," this was the first Big Lie. You and I know that private health insurance companies are the *real* death panels. They decide who goes into bankruptcy and who dies because they won't authorize care to protect their bottom lines – just like they did to my mom.

While the Affordable Care Act was an improvement of our healthcare system in some areas, the fact remains that no other developed country has this ridiculous tangle of private insurance networks. A needless for-profit bureaucracy that requires untold billing-related labor hours and immeasurable stress for people *with insurance* wondering if the tests, procedures, therapies, and medications recommended by their doctor will even be covered.

Ask anyone who works in medical billing about the nightmare of dealing with insurance companies who dedicate entire departments to deny claims. This practice only hurts providers – the doctors, nurses, specialists, therapists – and the patients that they work every day to care for. Even though *of course* we must oppose further privatization of Medicare and Medicaid through Direct Contracting Entities and ACO Reach, it's time we face facts: ***private, for-profit insurance is at its core an inherently failed model for healthcare delivery.***

Its purpose is not to provide quality healthcare, it is to make money for CEOs and shareholders. Is is an exclusionary product. It wants to keep the good risks and exclude the bad ones, like your friends or family who are sick and in desperate need of care.

The fiscal case for universal healthcare is indisputable, but this is more important than money to me. I believe healthcare is a human right and have been fighting for single-payer for over a decade with no intention of stopping until we get it.

It saves us money, leaves no one behind, and most importantly is the right and moral thing to do.

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