

Doctors Support the New York Health Act: Single Payer for New York State

The New York Health Act (A6058/S5474) will provide guaranteed comprehensive, universal healthcare — including long-term care (home care and nursing home care) — for every resident of New York, AND preserve doctor's earning potential, increase our professional autonomy, decrease administrative burdens and increase career satisfaction. The Covid pandemic has only worsened and further exposed the fatal "pre-existing conditions" of the current inequitable healthcare financing system, which are bad for both doctors and patients. We must create a system that guarantees care for everybody. That is why approximately 60% of physicians nationwide support single-payer health care funding, which has been endorsed by physician groups including but not limited to the New York State Chapters of American Academy of Pediatrics, American Academy of Family Practice, National Physicians Alliance; and nationally by Society of General Internal Medicine, Physicians for a National Health program and Students for a National Health Program.

We are the current and future physicians of New York State.

Before the COVID pandemic, we saw patients needlessly suffer from the financial burdens of premiums, deductibles, copays, medications, tests, and doctor visits. Before Covid, every day, five New Yorkers died due to lack of access to healthcare, amounting to nearly 2,000 lives unnecessarily lost in our state per year.

Now during this unprecedented public healthcare crisis, we are witnessing the increasingly grave consequences of our fragmented and unequal system of care. Already underserved communities suffer the highest rates of death from COVID, millions more people are losing their employer-based health plans just when they will need it most, and under-insurance continues to leave people exposed, reluctant to get needed care, and bankrupting them when they get it.

Hospitals and doctors suffer loss of revenue from prior routine care being delayed, even while being more busy than ever with the pandemic. Yet corporate insurance companies are posting record profits. It is more obvious than ever that the current way we finance health care does not work for anybody except the insurance companies. We must build back better. We urge you to support the New York Health Act as part of New York's pandemic recovery by replacing the current precarious, fragmented, incomplete yet more costly for-profit system, with comprehensive, universal healthcare for every New Yorker.

Here's How Both Doctors and All New Yorkers Will Benefit:

1. **Doctors retain their earning potential:** Single-payer shifts more of the total health care spending to doctors, other health care providers and hospitals, according to even the most conservative studies. By cutting out the middlemen, physicians get a bigger share of a bigger pie as no patient is uninsured or underinsured.
2. **Doctors increase their professional autonomy and decrease our administrative burden:** Currently, 75% of the typing physicians do into the EHR is for billing. A single-payer system with a single payment structure decreases billing complexity and streamlines administrative work for professional end-users including physicians. No more haggling with insurance companies to cover the medication or treatment physicians and their patients deem best.
3. **Doctors save money as part of Administrative Savings.** Health insurance companies in the U.S. spend up to 20% of each dollar on administration; Medicare, by comparison, spends 2 cents of each dollar. Doctors in the U.S. spend 4-5x as much as Canadian doctors do on billing related expenses and managing insurers. A single-payer system is estimated to create \$45 billion dollars in savings in New York State, putting those savings back into the pockets of doctors and patients.

4. **Comprehensive coverage.** All residents and workers of NYS, regardless of immigration status, will be covered for: primary, preventive, and specialty care; hospitalization; mental health; reproductive health; dental; vision and hearing; long-term care and support services (home care and nursing home); and prescription drugs and medical supplies. This is more comprehensive than any commercial health plan, and increases the billing potential for physicians.
5. **Freedom to choose.** All patients are covered and all providers take it. There are no more restrictive networks, so patients can choose doctors and hospitals, and the doctors and hospitals are assured of payment.
6. **Security of always being covered.** Doctors will know that, whoever walks in the door, they are always covered. Everybody will have the security of always being insured, regardless of job or other changes in life circumstances. Eliminating narrow insurance networks and frequent coverage lapses or changes allows patients to stay with physicians they trust and who know their medical histories, establishing continuity of care for both patient and provider. No more eligibility determinations, and the churn of on and off coverage. It's just always there.
7. **Eliminates Financial Barriers for Patients and Employers.** New York Health will be funded through a graduated tax on income, based on ability to pay. Over 92% of New Yorkers will save money. A conservative analysis shows \$2,800 per person in savings for households with income below the 90th percentile (household income <=\$105,300). Employers currently contributing to their employees' coverage will pay less. All businesses, including the smallest, will have their owners and employees assured of coverage.
8. **County and Local Government savings.** Counties and municipalities no longer have to pay the state their Medicaid share. And governments as employers save on their employees' (teachers, police, etc.) current health insurance costs and retirees' benefits package. And their local public hospitals, clinics and charity care facilities now get full reimbursement for services.

The New York Health Act would take for-profit private insurance companies out of the equation, extend coverage to all New York residents, and streamline the delivery process, all while saving us billions per year. We desperately need a healthcare system that will reverse decades of inequality through progressive funding; ends the horrors of delaying needed care due to medical costs; and relegates medical-related bankruptcy to a footnote in history books. With your help, we can make healthcare a guaranteed right for all New Yorkers!

Sign the Current and Future Physicians Letter in Support of the New York Health Act:

www.pnhpnymetro.org/doctorsfornewyorkhealth

Make our state a national leader in pandemic recovery by supporting and passing the New York Health Act and enshrining healthcare as a human right for all. Passing the NY Health Act has never been more urgent or doable.

