SINGLE PAYER MYTH BUSTER

THE MYTH

"Commercial Health Insurance Companies Don't Ration Medical Care."

THE FACT

They ration care every day. Commercial health insurance companies limit your care by putting costs and company approvals in your way. This is often called market-based rationing, and it is built on a "denial-of-care" business model. These companies delay and deny medical care on purpose, because it makes more money for the company and its investors. National Improved Medicare for All (bill H.R. 3069 in the United States House of Representatives) ends this business model.

WHY DELAY AND DENY CARE?

Because waiting pays. The money an insurance company holds between getting paid by you and paying for your care is called the "float." Here is how it works.

1. **You pay first.** Your premium (your monthly payment) goes to the company before you get any care.
2. **The company holds your money.** It keeps the cash until it finally pays your doctor or hospital.
3. **It invests your money.** The cash goes into stocks, bonds, real estate, and other investments, and earns millions of dollars in interest.
4. **Slower payment means more profit.** The longer the wait, the more it earns. So it uses confusing paperwork and long reviews to slow things down.
5. **Patients and hospitals are left waiting.** Patients wait for the care they need. Hospitals wait for money they are owed, and some of it is never paid.

WHAT H.R. 3069 WILL DO

- ✓ **End profit from denying care.** Stops corporations from making money by saying "no" to the care you need.
- ✓ **Take away the cost barriers.** No more monthly premiums, deductibles, copays, or extra bills from doctors and hospitals.
- ✓ **Let doctors decide your care.** Doctors get back control over how they care for their patients.
- ✓ **Cover everyone.** Every person living in the United States gets all the care that is medically needed.
- ✓ **Have one public program pay the bills.** A single public agency (the "single payer") collects the money and pays for care.
- ✓ **Save lives.** Stops the preventable harm and deaths caused by delayed and denied care, and eases the physical and mental toll.

THE BOTTOM LINE

Commercial health insurance companies do ration care, and they profit from it. Every delay and denial lets them hold and invest your money longer, while patients struggle and suffer. H.R. 3069 ends this business model.

CONTACT US

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Questions, comments, or ready to get involved: email us.