



WAKE UP! THE HEALTH CARE DREAM: For Equitable, Affordable, Comprehensive Health Coverage for New Mexicans

Have you ever been sick or injured, but reluctant to seek medical care for fear of what it may cost you? Have you had to make a choice between buying food or heating your home and buying a prescription? Are you experiencing a depression which is tearing your family apart, but can't afford to seek the help of a therapist? Are you in a position of "Employment Slavery," unable to retire or change jobs because you would lose your health insurance?

In the complex American insurance-driven health care system, out-of-pocket costs continue to rise in spite of the Affordable Care Act. The result is an inequitable system whereby we essentially ration health care by wealth! Tens of thousands of people are left to suffer or die (literally) for lack of care, while the well-off can receive top-notch health care in the best hospitals.

That these are the daily struggles of

countless people in one of the richest countries of the world is a serious moral dilemma. America is better than this, and we have a moral responsibility to care about one another. Health care needs to be treated as a basic human right, to enable all persons, regardless of their financial situation, to live healthy, productive lives.

Fortunately for New Mexicans, there is a unique, homegrown and well-vetted plan that has already been carefully developed over 25 years (since 1992!), and whose time has hopefully come! Instead of paying for a segmented system of hundreds of insurance plans that create a costly and complex administrative system (and endless headaches for patients and providers), the Health Security Plan is based on the "old-fashioned" concept of insurance, where the young, the old, the healthy and not-so-healthy are all in one large insurance pool. The risk is shared, while administrative costs are reduced. It is a bipartisan plan

and the result of years of input from New Mexicans from all walks of life and all parts of the state.

Under the Health Security Plan, almost all New Mexico residents would be covered, with no networks or shopping around for plans. Federal retirees, active-duty and retired military, and TRICARE recipients would continue with their current coverage; tribes (as independent sovereign nations) could opt into the plan.

The Health Security Plan will be funded by pooled public and private dollars. This includes federal and state monies spent on health care (e.g. Medicaid and Medicare), plus (for Plan members) individual premiums (based on income, with caps) and employer contributions (with caps). It will NOT involve tax increases. There will be no deductibles, no copayments for preventive care, and no more "surprise" billings. As an added bonus, automobile insurance and Workers' Compensation

premiums will be reduced, because the Health Security Plan will be responsible for health claims. Reducing the cost of health care will make NM businesses more competitive.

Covered services will be at least as comprehensive as those offered to state employees, including preventive, medical, and hospital care, mental and behavioral health care, acupuncture, and chiropractic. Dental coverage could be purchased as a supplemental policy.

With no more networks, New Mexicans will have complete freedom of provider, hospital, pharmacy, or clinic, including across state lines with contracted health facilities.

The Health Security Plan will not be "government-run," and not funded through taxes. A 15-member citizens' commission will be created, which is geographically representative and publicly accountable (like a cooperative). This commission will administer the Plan, with meetings open to the public. The commissioners will be carefully chosen by a nominating committee to fairly represent consumer, business, provider, and health facility

interests of urban and rural New Mexico. All members of the nominating committee and the commission must be enrolled in the Health Security Plan.

The Health Security Act will shift private insurance to a supplemental role, as in Medicare. Costs will be controlled through budgetary planning by the commission, which will negotiate fees with hospitals, clinics, providers, and pharmacists. Bulk purchasing of pharmaceutical drugs and medical equipment will reduce costs. With only one claims form, the duplicative administrative costs of multiple insurance plans will be streamlined, and by its sixth year of operation the administrative costs will be limited to 5% of its annual budget (the same as the current Medicare costs). The NM Health Security Plan will pay the bills, and all claims must be processed in New Mexico.

Two previous financial studies (in 1994 and 2007) have shown that the Health Security Plan would save significant amounts of money for our small state. However, once passed by the NM Legislature, the next phase will be a fiscal analysis to determine the Plan's total cost and available revenue sources.

After the fiscal analysis, if it is shown to be financially viable, the Legislature will decide whether to proceed. The details will then be developed so the Plan can begin operations. This carefully considered, "go slow" approach will take about three years before the Plan is up and running.

It is time to bring the New Mexico Health Security dream to reality, for the sake of human wholeness, dignity, and health of all New Mexicans, and for a fiscally sustainable health care system that uses our resources wisely.

For more detail, please go to the NM Health Security website: www.nmhealthsecurity.org. You can read the entire bill, with the help of an index. You are encouraged to sign up for email alerts about helpful actions you can take during this crucial Legislative session. And there are many informational handouts to help you spread the word about the NM Health Security Plan to your friends.

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