

## Written Testimony to the Joint Task Force on Universal Health Care

Submitted by Chinh Le, MD

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Dear Members of the Task Force:

Thank you for allowing me to submit the following comments:

1. The current Covid 19 pandemic exposes many of the deficiencies in our current healthcare system, as already noted - one of which is how many people lost or have their insurance threatened, concurrently with losing their job. **Universal healthcare can only be achieved if insurance eligibility is not linked to employment status**, and it needs to be guaranteed from womb to grave to everyone.

2. Dr S Metz emphasized the high **administrative costs** of private insurance companies, which means that significant health expenses are being wasted and not going directly to healthcare delivery. We maybe able to achieve a universal healthcare system without having to increase total healthcare costs by using (and improving on) models like our current Medicare or the VA health system, which have much lower administrative costs than private insurance companies.

3. Although a universal healthcare system should and will cover all essential medical and dental needs, there is perhaps still a role for "**supplemental**" insurance plans under a "single payer system", but these private should not be subsidized by public funding or by tax loopholes in anyway.

There are of course many other issues on the table, but for now the above are the essential ones I would like to submit for your consideration.

Thank you very much for all your efforts and hard work, and for allowing me to submit my comments.

Respectfully yours,

Chinh Le, MD

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