

Hello - I live in Bend, OR and was CEO and Administrator of several healthcare companies in Central Oregon for 25 yrs. I am also a volunteer for a homeless shelter organization.

Yes, Health Care For All

I am a HUGE believer in health care for all, unattached to employment. I believe it is a right, as well as a civic and moral responsibility. Yes, Oregon can lead the way for our country. It can include mental health and dental care with our health care package. I have come to believe that almost all health insurance companies undermine health and twist the economics of health in destructive ways. I understand and agree that substitute coverage should be banned (with the exception of those on a federal health plan or military benefits) - the system will not work if people can opt-out.

Yes, Supplementary Insurance Coverage

However, I don't believe in or understand why the system would ban supplementary insurance coverage. Other countries that have universal health care permit those with different needs or financial means to purchase additional coverage. As long as we have reasonable and good care for all, it should be irrelevant if some people want more, and are willing to pay more for it.

One of my primary concerns with banning supplemental insurance is that it will likely create such an uphill political battle that we will end up with no system at all.

Let Oregonians Choose Additional Costs and Services

Americans are used to choosing to pay up to get what they want. They will vote for a system that allows them to do that, while providing a decent level of care for all. They will not vote for a system that eliminates choice.

For example, Americans have become accustomed to the Bronze, Silver, and Gold plans. Americans have embraced Medicare Advantage Plans. Many Americans choose private schools. They believe that everyone has a right to go into McDonalds or Starbucks - and that there are menu choices for all.

If Medicare recipients were banned from having Advantage Plans, there would be marches in the streets. In the US, in Canada, all over Europe. If only the Bronze plan were available, people would loudly protest. If parents were told they had no option other than to send their kids to public schools, there would be marches in the streets.

Americans Don't Want Government Limits or Monopolies

From supersizing their meal, to Medicare Advantage Plans - Americans want choice. We tax cigarettes, not ban them. (Maybe someday?) We don't limit how much alcohol someone can buy in a week / month / year. We mandate seat belts be available in cars (ensuring safety access for all) and fine people for not wearing seatbelts. We regularly put in place reasonable measures for our communities' health and welfare, and we allow people to choose a higher level of safety, convenience, or even aesthetics if it is not detrimental to the community.

Government's Job: Make it Fair and Accessible

I think it is government's job to provide systems for community health that are available to ALL, and that encourage all people to get the health care that keeps them working, provides for their families, and keeps the economy robust. And it is government's job to pay for that in a progressive-tax environment; to monitor and make public the quality of care delivered by its system and employees; and to create incentives that align with the goals of quality care for ALL and for efficient use of resources. Fairness:

paying for the system cannot be based on taxable income alone; those with wealth often have very little taxable income. You could create two components of the healthcare tax - individuals would pay based on taxable income AND level of assets. Those with little income would get taxed little; those with few assets would get taxed little; and vice versa.

I don't think it is government's job to limit choice. If there is consumer demand for less risk, less wait time, elective surgery, cosmetic procedures, full dental implants - whatever the preference - and if it does not detract from the ability of ALL to access good quality care of the public system - then why not?

Lots of Americans fear that a single-payer system will not give them the quality of care they "deserve." Let them pay for additional care, then! It's good for the economy, good for citizens who value choice and independence - and it's good to have competition.

Limit Population Growth?

Oregon has gained a great deal of innovation, revenue, and momentum from those newly moved to Oregon. Newcomers from CA, WA, and CO have also been a factor in driving up home prices and levels of traffic. If we want to close our doors to non-Oregonians, banning supplemental insurance would be a good way to do so.

Create a Plan That Salem and Oregonians Can Embrace, not Fight

If your (our) goal is to provide good coverage for all Oregonians, and to provide a working model of a bold system, then please take the step of creating health care for all AND allow supplemental plans.

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