

# THE SYSTEM WE HAVE VERSUS THE SYSTEM WE NEED

HealthCare4AllPA.org

	OUR CURRENT HEALTH INSURANCE SYSTEM	ED RENDELL'S PRESCRIPTION FOR PA	FAMILY AND BUSINESS HEALTH CARE SECURITY ACT
Provides universal health coverage	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Patients can choose their own doctors and hospitals	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
No deductibles, co-pays, or lifetime caps	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Includes prescription drug coverage	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Prohibits under-insured policyholders	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Provides all medically necessary care	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Stops rationing of health care	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
No added costs for Medicare recipients	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Coverage does not change depending on employer, location, income, age, or health status	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Reduces malpractice insurance costs via an optional no-fault program	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Controls administrative waste, which consumes up to 30% of every premium dollar	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Addresses extra costs associated with "defensive medicine"	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Promotes a culture of wellness, prevention	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Treatment decisions made by doctors and patients	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Covers pre-existing conditions	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Doctors and hospitals remain independent	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
Includes private hospitals	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
Allows prescription drug price negotiation	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Funded by personal income and employer tax	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Taxpayer subsidies for private insurance	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Constitutes "socialized medicine"	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

=Yes  =No  =Limited or partial  =Unclear

## Compare all your options.

If you compare our [Family and Business Health Care Security Act](#) with the governor's Prescription for Pennsylvania, only one health reform plan looks right for Pennsylvania. Part of the problem is that the governor proposes such modest changes to the system we have now.

See just how close Prescription for Pennsylvania is to the current system. Then compare it to our proposal. We think you'll agree: Pennsylvania needs a [prescription for change](#) more than it needs the governor's plan.

## Our current health insurance system is a mish-mash of gaps, waste, and inconsistency.

- Direct government funding -- about 40% (Medicare, Medicaid, SCHIP, Veterans Administration, government employee plans)
- Indirect government funding (business tax deductions, untaxed employee benefits, uncompensated care)
- Employer-subsidized insurance: fewer companies (roughly 60%) offer this benefit and they are transferring more costs to employees
- Privately purchased health insurance
- Poor or no coverage: about 16% of the population scrapes by on nothing or near nothing
- Bewildering complexity: many thousands of insurance policy scenarios for treatments covered, deductibles, co-pays, denials, and provider network limits

## Why replace it with almost exactly the same thing?