Rhode Island haap

RI healthcare access & affordability partnership

the problem

- Rhode Islanders face skyrocketing health insurance premiums, co-pays and deductibles, and yet also see their health care coverage shrinking.
- 1/3 of every health care dollar spent in the US goes towards administrative costs, not actual health care.
- Even with the Affordable Care Act, 40,000 Rhode Islanders are uninsured and thousands more are underinsured, causing at least 40 deaths per year.
- Last year, more than 700,000 Americans declared bankruptcy because of medical related costs even though 78% of them had health insurance at the onset of their problem.
- Fear of losing health insurance keeps people trapped in jobs and stifles entrepreneurship and innovation.
- U.S. maternal and childhood mortality rates, compared to other developed nations, are among the worst.
- Health insurance companies who profit from limiting coverage decide what healthcare patients can receive.

the solution

- A Rhode Island single payer improved "Medicare-for-all" program would cover all Rhode Islanders and allow all but the wealthiest to pay less than what they are paying now and give everyone more comprehensive coverage of medically necessary services, including vision, dental, mental health, and substance abuse treatments.
- The program will eliminate premiums, co-pays, and deductibles. It will be funded by streamlining and combining our current government health insurance programs, and a progressive tax on payroll and unearned income. The initial tax rate will be 10%, but the rates will be adjusted based on income to protect small businesses, working families, and lower income earners.
- Health care providers can return to providing care to patients instead of dealing with insurance company requirements and restrictions.
- Families will have more disposable income to help grow the state's economy
- It is estimated that implementing single payer can increase employment in the state by nearly 3%, adding over 14,000 jobs.