2021 -- S 0109 AS AMENDED

LC000485  

STATE OF RHODE ISLAND  

IN GENERAL ASSEMBLY  

JANUARY SESSION, A.D. 2021  

SENATE RESOLUTION  

RESPECTFULLY URGING THE UNITED STATES CONGRESS TO PASS LEGISLATION ESTABLISHING AN IMPROVED "MEDICARE FOR ALL" OR "MEDICARE FOR ALL WHO WANT IT" PROGRAM THAT WOULD PROVIDE UNIVERSAL, COMPREHENSIVE AND AFFORDABLE HEALTH CARE

Introduced By: Senators Calkin, Mendes, Anderson, Mack, Bell, and Quezada  
Date Introduced: January 26, 2021  
Referred To: Senate Health & Human Services

WHEREAS, Health care is a human right, not a commodity available only to those who can afford it; and

WHEREAS, Although the federal Affordable Care Act (ACA) allowed states to offer more people taxpayer subsidized private health insurance and increased Medicaid access, the ACA has not provided universal, comprehensive, affordable coverage for all Rhode Islanders; and

WHEREAS, In 2020, according to HealthSource Rhode Island, about four percent (4%) of Rhode Islanders (40,000), had no health insurance; and

WHEREAS, HealthSource Rhode Island reported that approximately twenty-five percent (25%) of Rhode Islanders (250,000) were underinsured in 2020 (i.e. high deductibles and out-of-pocket maximums); and

WHEREAS, COVID-19 exacerbated and highlighted problems with the status quo health insurance system including:

(1) Coverage is too easily lost when health insurance is tied to jobs - during the COVID-19 pandemic many Rhode Islanders lost their jobs and therefore may have lost or experienced disruption in their health insurance;

(2) Systemic racism is reinforced - Black and Hispanic/Latinx Rhode Islanders, more likely to be uninsured or underinsured, have suffered the highest rates of COVID-19 mortality
and morbidity; and

(3) The fear of out-of-pocket costs for the uninsured and underinsured puts everyone at risk because they avoid testing and treatment; and

WHEREAS, The existing US health insurance system has failed to adequately control the cost of health care and to provide universal access to health care in a system which is widely accepted to waste thirty percent (30%) of its revenues on activities that do not improve the health of Americans; and

WHEREAS, Every industrialized nation in the world, except the United States, offers universal health care to its citizens and enjoys better health outcomes; and

WHEREAS, Health care is not universally accessible under our current system, despite the fact that Rhode Island patients, businesses and taxpayers already pay enough money to have comprehensive and universal health insurance coverage; and

WHEREAS, An improved health care system that includes a "Medicare for All" or "Medicare for All Who Want It" plan would increase consumer choice, ensure competition between public and private payers, and improve access to care - providing a pathway to universal coverage; and

WHEREAS, About one-third (1/3) of every “health care” dollar spent in the U.S. is wasted on unnecessary administrative costs and excessive pharmaceutical company profits due to laws preventing Medicare from negotiating prices; and

WHEREAS, The health care marketplace does not respond to traditional supply and demand forces for many reasons, including that the suppliers of services (health care providers) also control demand by recommending whether or not patients get particular care; and

WHEREAS, The resources Rhode Islanders currently spend on health insurance, pharmaceuticals and health care could be used much more efficiently; and

WHEREAS, Rhode Island private businesses bear most of the costs of employee health insurance coverage and spend significant time and money choosing from a confusing array of increasingly expensive plans; and

WHEREAS, Rhode Island employees and retirees lose significant wages and pensions as they are forced to pay higher amounts of health insurance and health care costs; and

WHEREAS, Rhode Island’s hospitals are under increasing financial distress – i.e., closing, sold to out-of-state entities, attempting mergers – in part due to health insurance reimbursement problems that other nations do not face and could be fixed by a "Medicare for All" or "Medicare for All Who Want It" plan that provides more equitable reimbursement rates; and

WHEREAS, The state and its municipalities face enormous other post-employment
benefits (OPEB) unfunded liabilities due mostly to health insurance costs and could be largely
eliminated by a "Medicare for All" or "Medicare for All Who Want It” plan; and

WHEREAS, The high costs of medical care could be lowered significantly if the country
could negotiate on behalf of all its residents for bulk purchasing, as well as gain access to usage
and price information currently kept confidential by private health insurers as “proprietary
information”; and

WHEREAS, A "Medicare for All" or "Medicare for All Who Want It” would provide
comprehensive coverage that would include vision, hearing and dental care, mental health and
substance abuse services, as well as prescription medications, medical equipment, supplies,
diagnostics and treatments; and

WHEREAS, Health care providers would spend significantly less time with
administrative work caused by multiple health insurance company requirements and barriers to
care delivery and would spend significantly less for overhead costs because of streamlined
billing; and

WHEREAS, There is extensive research that shows an improved "Medicare for All” or
"Medicare for All Who Want It” plan will benefit all by providing universal comprehensive
affordable health care coverage and establishing a funding system that is public, progressive,
sustainable and contains health care costs; and

WHEREAS, A “Medicare for All” or "Medicare for All Who Want It” plan would
eliminate much of the administrative waste in the current system; now, therefore be it

RESOLVED, That this Senate of the State of Rhode Island hereby recognizes the need
for the United States government to implement an improved "Medicare for All” or "Medicare for
All Who Want It” plan and hereby respectfully urges Congress to pass such legislation that would
provide a pathway to universal coverage; and be it further

RESOLVED, That the Secretary of State be and hereby is authorized and directed to
transmit duly certified copies of this resolution to the Clerk of the United States House of
Representatives, the Clerk of the United States Senate, and to members of the Rhode Island
Congressional Delegation.

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