

2021 -- S 0109

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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2021

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SENATE RESOLUTION

RESPECTFULLY URGING THE UNITED STATES CONGRESS TO PASS LEGISLATION  
ESTABLISHING AN IMPROVED "MEDICARE FOR ALL" SINGLE PAYER 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

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

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

6 WHEREAS, In 2019, about 4.3 percent of Rhode Islanders (43,000), had no health  
7 insurance, causing about 43 (1 per 1,000 uninsured) unnecessary deaths each year; and

8 WHEREAS, An estimated 45 percent of Rhode Islanders (450,000) are under-insured  
9 (e.g., not seeking health care because of high deductibles and co-pays); and

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

12 (1) Coverage is too easily lost when health insurance is tied to jobs - between February  
13 and May, 2020, about 21,000 more Rhode Islanders lost their jobs and their health insurance;

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

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

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

4           WHEREAS, Every industrialized nation in the world, except the United States, offers  
5 universal health care to its citizens and enjoys better health outcomes for less than two-thirds to  
6 one-half the cost; and

7           WHEREAS, Health care is rationed under our current multi-payer system, despite the  
8 fact that Rhode Island patients, businesses and taxpayers already pay enough money to have  
9 comprehensive and universal health insurance under a single-payer system; and

10          WHEREAS, About one-third of every “health care” dollar spent in the U.S. is wasted on  
11 unnecessary administrative costs and excessive pharmaceutical company profits due to laws  
12 preventing Medicare from negotiating prices and private health insurance companies lacking  
13 adequate market share to effectively negotiate prices; and

14          WHEREAS, Private health insurance companies are incentivized to let the cost of health  
15 care rise because higher costs require health insurance companies to charge higher health  
16 insurance premiums, increasing companies’ revenues and stock prices; and

17          WHEREAS, The health care marketplace is not an efficient market and because it  
18 represents only 18 percent of the US domestic market, significantly restricts economic growth  
19 and thus the financial well-being of every American, including every Rhode Islander; and

20          WHEREAS, Rhode Islanders cannot afford to keep the current multi-payer health  
21 insurance system:

22           (1) Between 1991 and 2014, health care spending in Rhode Island per person rose by  
23 over two hundred fifty percent rising much faster than income and greatly reducing disposable  
24 income;

25           (2) It is estimated that by 2025, the cost of health insurance for an average family of four  
26 will equal about one-half of their annual income;

27           (3) In the U.S., about two-thirds of personal bankruptcies are medical cost-related and of  
28 these, about three-fourths had health insurance at the onset of their medical problems - in no other  
29 industrialized country do people worry about going bankrupt over medical costs; and

30          WHEREAS, Rhode Island private businesses bear most of the costs of employee health  
31 insurance coverage and spend significant time and money choosing from a confusing array of  
32 increasingly expensive plans which do not provide comprehensive coverage; and

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

1           WHEREAS, Rhode Island's hospitals are under increasing financial distress – i.e.,  
2 closing, sold to out-of-state entities, attempting mergers – largely due to health insurance  
3 reimbursement problems that other nations do not face and are fixed by a single-payer system;  
4 and

5           WHEREAS, The state and its municipalities face enormous other post-employment  
6 benefits (OPEB) unfunded liabilities due mostly to health insurance costs and could be largely  
7 eliminated by a Medicare for All single-payer program; and

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

12           WHEREAS, Single-payer health care would establish a true "free market" system where  
13 doctors compete for patients rather than health insurance companies dictating which patients are  
14 able to see which doctors and setting reimbursement rates; and

15           WHEREAS, Single-payer would provide comprehensive coverage that would include  
16 vision, hearing and dental care, mental health and substance abuse services, as well as  
17 prescription medications, medical equipment, supplies, diagnostics and treatments; and

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

22           WHEREAS, There is extensive research that shows an improved Medicare for All single-  
23 payer program will benefit all by providing universal comprehensive affordable health care  
24 coverage and establishing a funding system that is public, progressive, sustainable and contains  
25 health care costs; and

26           WHEREAS, A Medicare for All single-payer program would, based on the performance  
27 of existing Medicare, eliminate 50 percent of the administrative waste in the current system of  
28 private insurance before other savings achieved through meaningful negotiation of prices and  
29 other savings are considered; now, therefore be it

30           RESOLVED, That this Senate of the State of Rhode Island hereby recognizes the need  
31 for the United States government to implement an improved Medicare for All single-payer  
32 program and hereby respectfully urges Congress to pass such legislation as previously introduced  
33 in Congress (e.g., Senate Bill 1129 and House Bill 1384); and be it further

34           RESOLVED, That the Secretary of State be and hereby is authorized and directed to

1 transmit duly certified copies of this resolution to the Clerk of the United States House of  
2 Representatives, the Clerk of the United States Senate, and to members of the Rhode Island  
3 Congressional Delegation.

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