

2021 -- S 0109 AS AMENDED

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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2021

S E N A T E R E S O L U T I O N

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

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 and increased Medicaid access, the
5 ACA has not provided universal, comprehensive, affordable coverage for all Rhode Islanders;
6 and

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

9 WHEREAS, HealthSource Rhode Island reported that approximately twenty-five percent
10 (25%) of Rhode Islanders (250,000) were underinsured in 2020 (i.e. high deductibles and out-of-
11 pocket maximums); and

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

14 (1) Coverage is too easily lost when health insurance is tied to jobs - during the COVID-
15 19 pandemic many Rhode Islanders lost their jobs and therefore may have lost or experienced
16 disruption in their health insurance;

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

1 and morbidity; and

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

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

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

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

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

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

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

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

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

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

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

34 WHEREAS, The state and its municipalities face enormous other post-employment

1 benefits (OPEB) unfunded liabilities due mostly to health insurance costs and could be largely
2 eliminated by a "Medicare for All" or "Medicare for All Who Want It" plan; and

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

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

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

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

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

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

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

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