

2022 -- H 6646

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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2022

HOUSE 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: Representatives McGaw, Cassar, Kislak, Morales, Potter, Felix, Ajello,  
Cortvriend, Henries, and Donovan

Date Introduced: January 06, 2022

Referred To: House 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 • Coverage is too easily lost when health insurance is tied to jobs - between February and  
13 May, 2020, about 21,000 more Rhode Islanders lost their jobs and their health insurance;

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

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

1           WHEREAS, The existing U.S. 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' revenue and stock price; and

17          WHEREAS, The health care marketplace is not an efficient market and because it  
18 represents only 18 percent of the U.S. domestic market, and significantly restricts economic  
19 growth, 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           • Between 1991 and 2014, health care spending in Rhode Island per person rose by over  
23 250 percent rising much faster than income and greatly reducing disposable income;

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

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

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

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

34          WHEREAS, Rhode Island's hospitals are under increasing financial distress – i.e.,

1 closing, sold to out-of-state entities, attempting mergers – largely due to health insurance  
2 reimbursement problems that other nations do not face and are fixed by a single payer system;  
3 and

4 WHEREAS, The state and its municipalities face enormous other post-employment  
5 benefits (OPEB) unfunded liabilities due mostly to health insurance costs; and

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

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

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

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

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

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

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

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

1 Congressional Delegation.

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