

HEALTH CARE FOR MASSACHUSETTS CAMPAIGN

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A Constitutional Amendment for Affordable Health Insurance

What will this amendment do?

- Require our state government to make sure every Massachusetts resident gets affordable health insurance with comprehensive coverage.
- Make sure that everyone has access to needed health and mental health care services, including prescription medications and supplies.

Who are the amendment's supporters?

- The doctors, nurses, medical students, patients and their families, health care advocates, union members, college students, community leaders and numerous other volunteers who collected the signatures of over 71,000 registered voters from 343 cities and towns across the state in just seven weeks last Fall.

Why do we need to do this?

- Health care costs continue to skyrocket with no end in sight.
- Fewer people get their insurance at work as soaring premiums make insurance unaffordable for employers, particularly small employers, and their workers.
- Promises are being broken to retirees and their spouses losing coverage they have paid for with long years of service.
- The state has drastically cut insurance and public health programs, often the last resort for lower-income residents, in order to balance the budget.
- There are almost 600,000 uninsured who often go without needed care – as a group, they are sicker and die younger than people with insurance.
- There are thousands more with gaps in coverage because they change or lose jobs or, like many seniors without drug coverage, just can't afford a comprehensive benefit package.

How can we afford this?

- It won't require spending more once a system is in place. We spend more per person for health care than any other industrialized country in the world. If these nations can cover all their residents, get better health outcomes and spend less, so can we.
- Investing in health care creates wealth – it increases corporate profits, creates new jobs and boosts tax revenues. A 2002 study funded by the Legislature looking at three options estimated that ensuring everyone coverage creates 9,000 to 20,000 new jobs over 5 years and hundreds of millions in new revenues.
- That same study found that the most expensive option would have meant spending \$660 more per person than we were already spending. Premium increases in 2003 alone were \$842.
- In Massachusetts, over \$16 billion (or 39%) of our health care spending goes to administrative costs, not care. We spend more than \$1 billion for

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avoidable hospitalizations of uninsured residents. Those are just two of many targets for creating savings.

- The money to pay for expanded coverage is already in the system; we just need to find the way to make sure it's spent on providing care not pushing paper.

Will my taxes go up?

- This proposal does not require tax-based funding or that the state be the insurer.
- Doing nothing means less take home pay from higher premiums and larger out-of-pocket payments for the uninsured and self-insured.
- Affordable coverage for all is a bargain as long as the cost is lower than expected premium hikes – whether paid out of your paycheck or your pocket or as taxes – and the studies show it's a bargain.

Why a constitutional amendment?

- Recently, laws enacted by the people, like Clean Elections and a cigarette tax, 100% of which was to go to prevention programs, have been repealed or ignored – the Legislature can't do that with a constitutional amendment ratified by the people on the ballot – only the people can change it.
- Solving the growing problem of access to affordable health insurance requires serious negotiations with everyone who has a stake in receiving, providing or funding high quality health care – something only the Legislature can do.
- An amendment will mandate Legislative action to expand affordable coverage to all Massachusetts residents.
- Language in our state constitution guaranteeing every Massachusetts child a public education ultimately forced massive education reform – an amendment guaranteeing every resident affordable health insurance will do the same.

Why use the ballot?

- As health care costs skyrocket there has been a lot of debate but no action. It's time to break the logjam.
- A ballot question gives the voters a voice to tell our Legislators – in no uncertain terms – that we want action now to ensure everyone can get affordable health insurance.
- There are options on the table, any one of which could be adopted should this amendment pass – expanded public programs, an individual mandate like auto insurance, consolidated “single payer” financing, an employer mandate – that have been carefully studied and priced out – but still no action.

What must happen before the people get to vote on affordable health insurance?

- It takes two favorable votes by 50 legislators when the Legislature is meeting jointly in a Constitutional Convention – once in 2004 and again in either 2005 or 2006.
- If both votes happen, the voters will have the final say in November 2006.