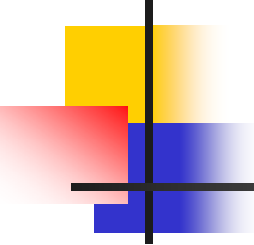


Affordable Health Care for All A New Approach



Health Care for All Colorado
www.healthcareforallcolorado.org

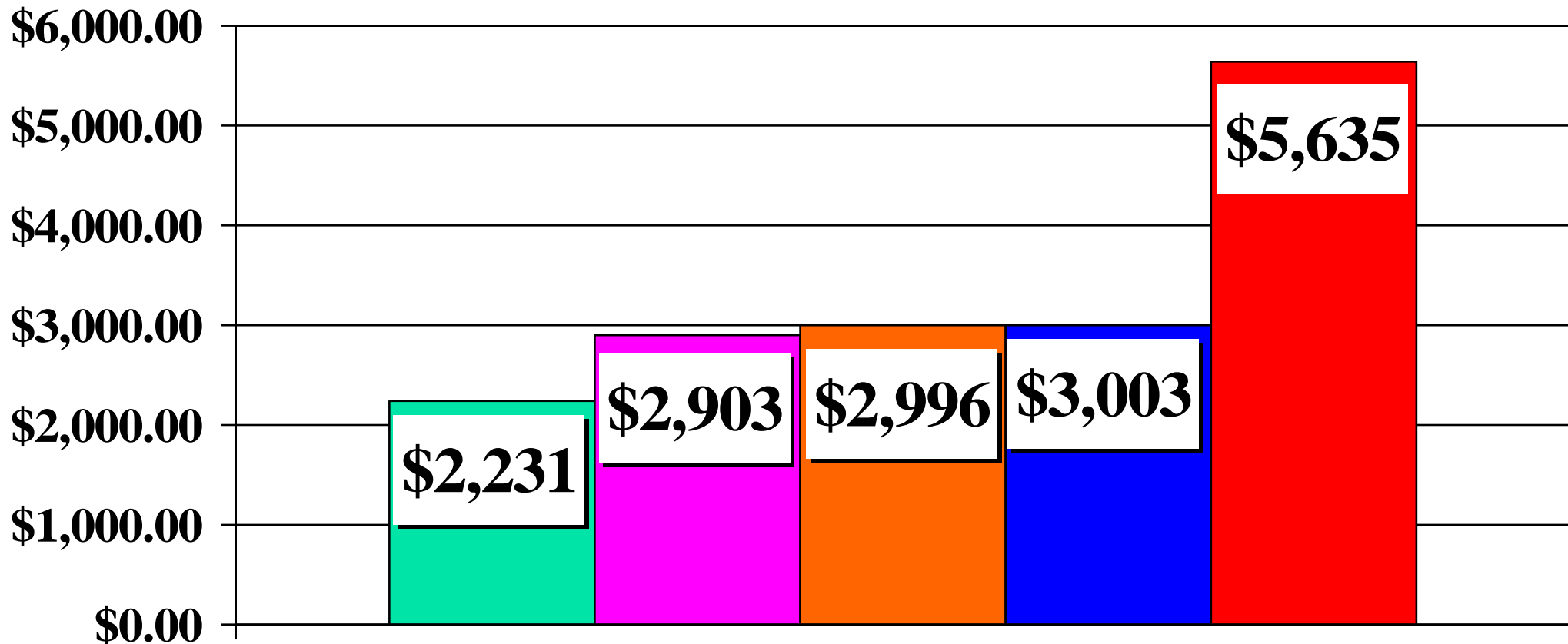


The World Health Organization's ranking of the world's health systems 2000 Report

- | | |
|---------------------|--------------------------------|
| 1 France | 31 Finland |
| 2 Italy | 32 Australia |
| 3 San Marino | 33 Chile |
| 4 Andorra | 34 Denmark |
| 5 Malta | 35 Dominica |
| 6 Singapore | 36 Costa Rica |
| 7 Spain | 37 United States |
| 8 Oman | 38 Slovenia |
| 9 Austria | 39 Cuba |
| 10 Japan | 40 Brunei |

Nations Health Spending per person 2003

■ U.K. ■ France ■ Germany ■ Canada ■ U.S.



per capita



Colorado

ranking among 50 states

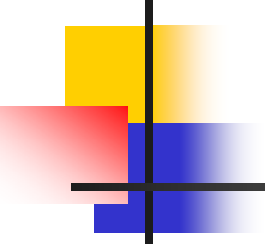
38th

Adults(18-64 yrs)
with health
insurance

44th

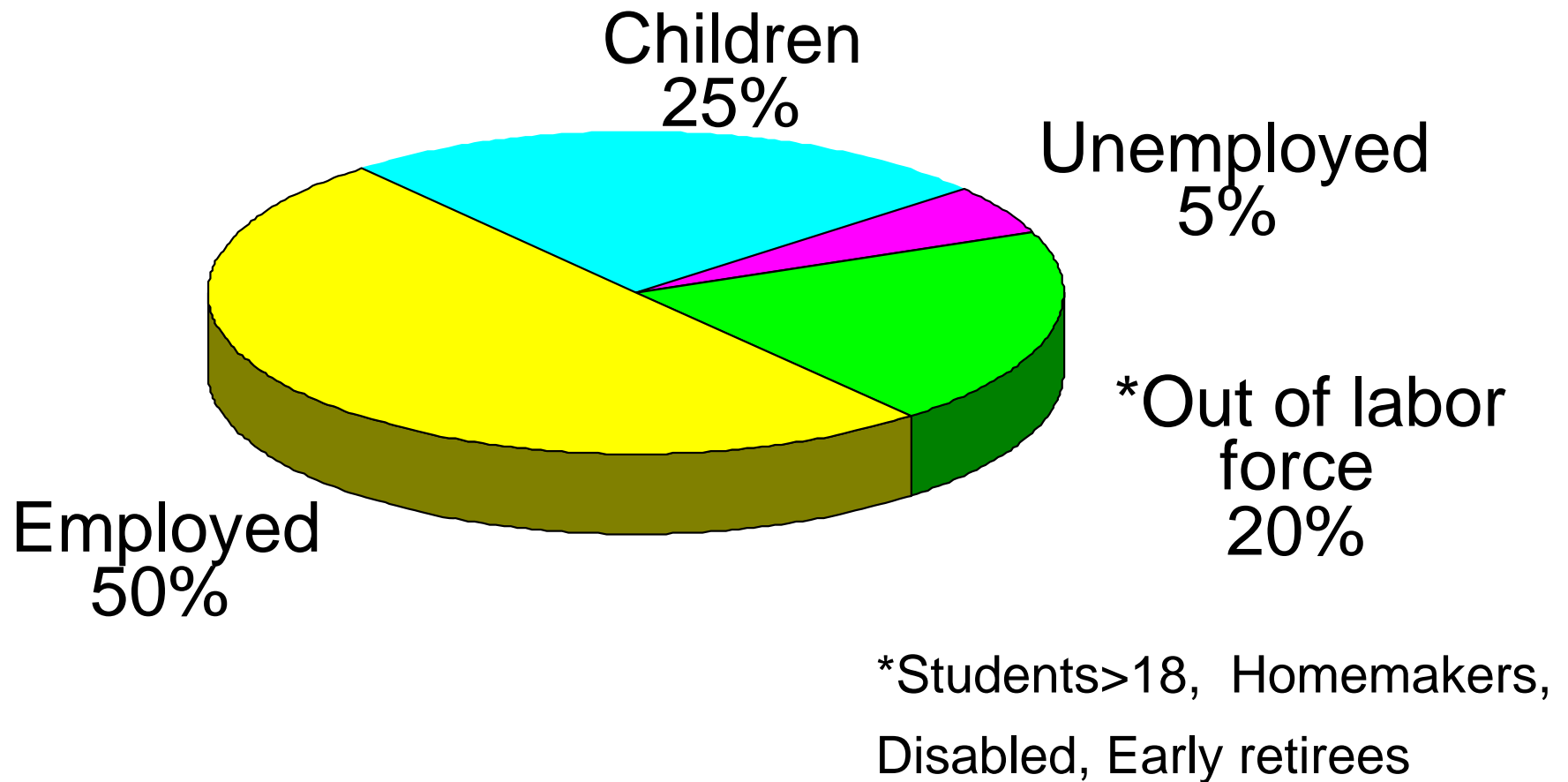
- Children(0-17) with health insurance
- Prenatal Care
- Vaccinations for children (19-35 months)

U.S. Uninsured 2004 to 2005



- The percentage of people without health insurance coverage rose from **15.6 %** to **15.9 %** - **46.6 million people**
- In Colorado, there are more than **788,000 uninsured-16.9%** of the population
746,000 underinsured-16% of the population

Who Are The Uninsured?





U.S. Uninsured

Premature Adult Deaths

Age Group

Deaths

25-34

1,930

35-44

3,431

45-54

4,734

55-64

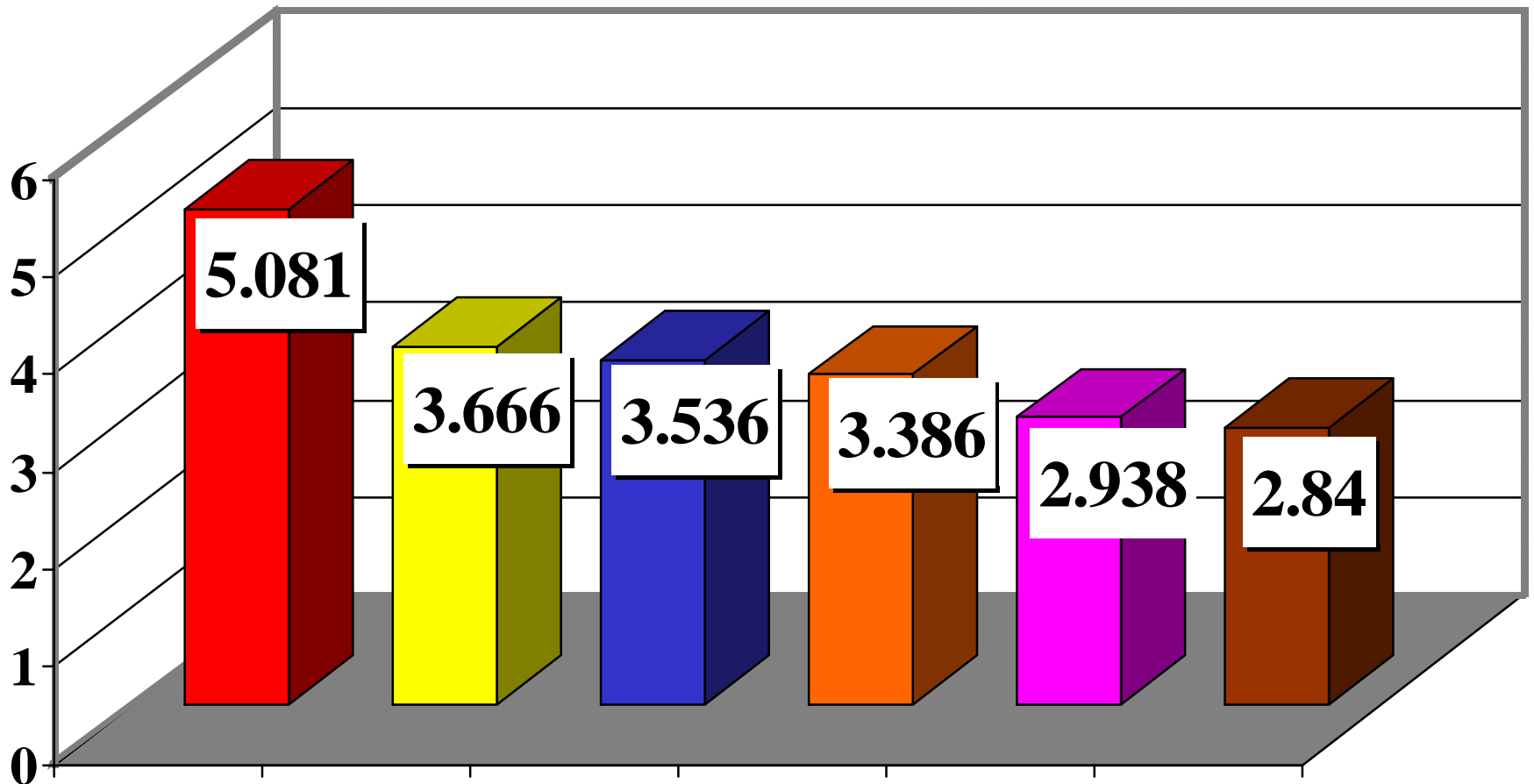
8,219

Total

18,314 Annually

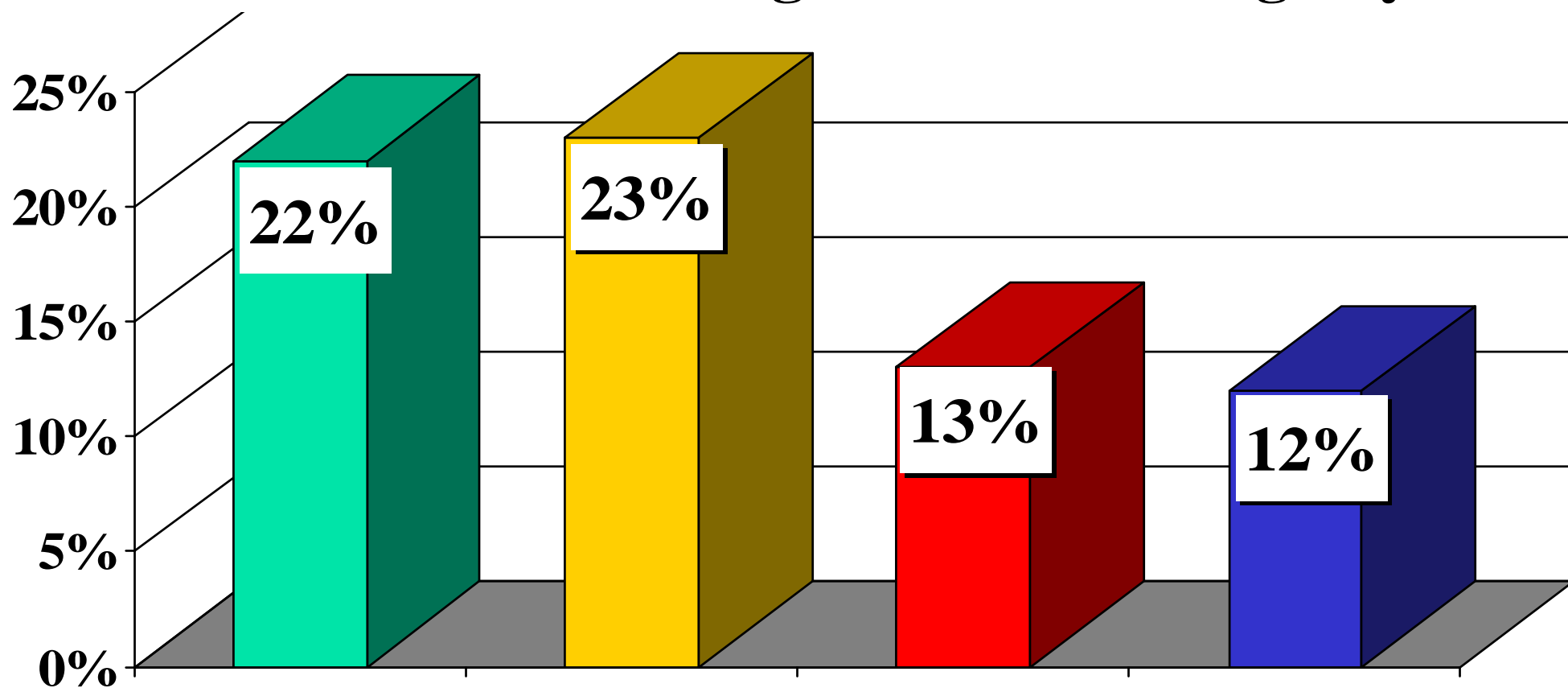
Potential Years of Life Lost Per 100 People for All Causes premature death preventable at any age

■ U.S. ■ Germany ■ Canada ■ Australia ■ Sweden ■ Japan



Access Problems for Middle Class Families (Income \$25,000-\$49,999)

- Postponed Needed Care**
- Problem Paying Bills**
- Didn't Get Needed Drug**
- Collection Agency Call**





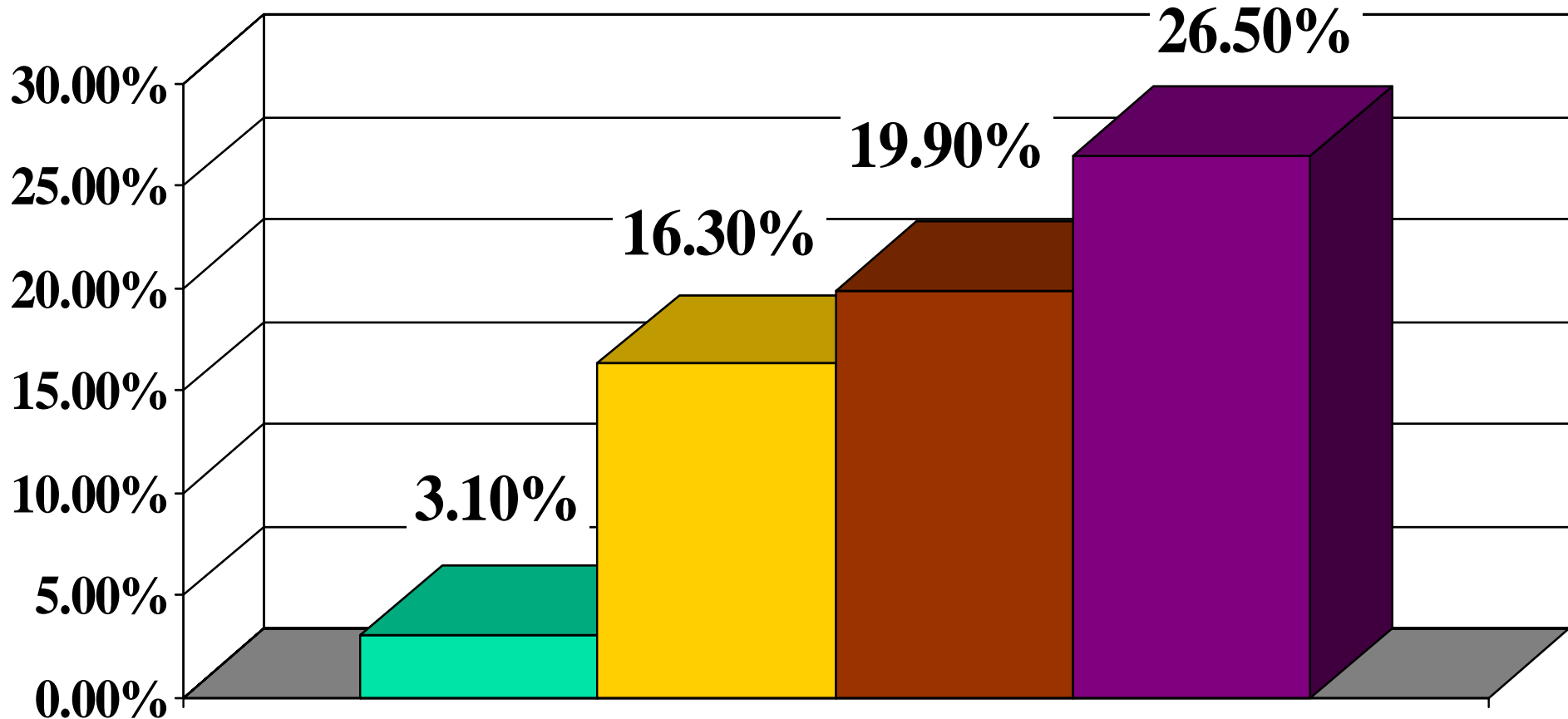
A Major Cause of Bankruptcy

Over 50% of personal bankruptcies caused by illness and medical costs

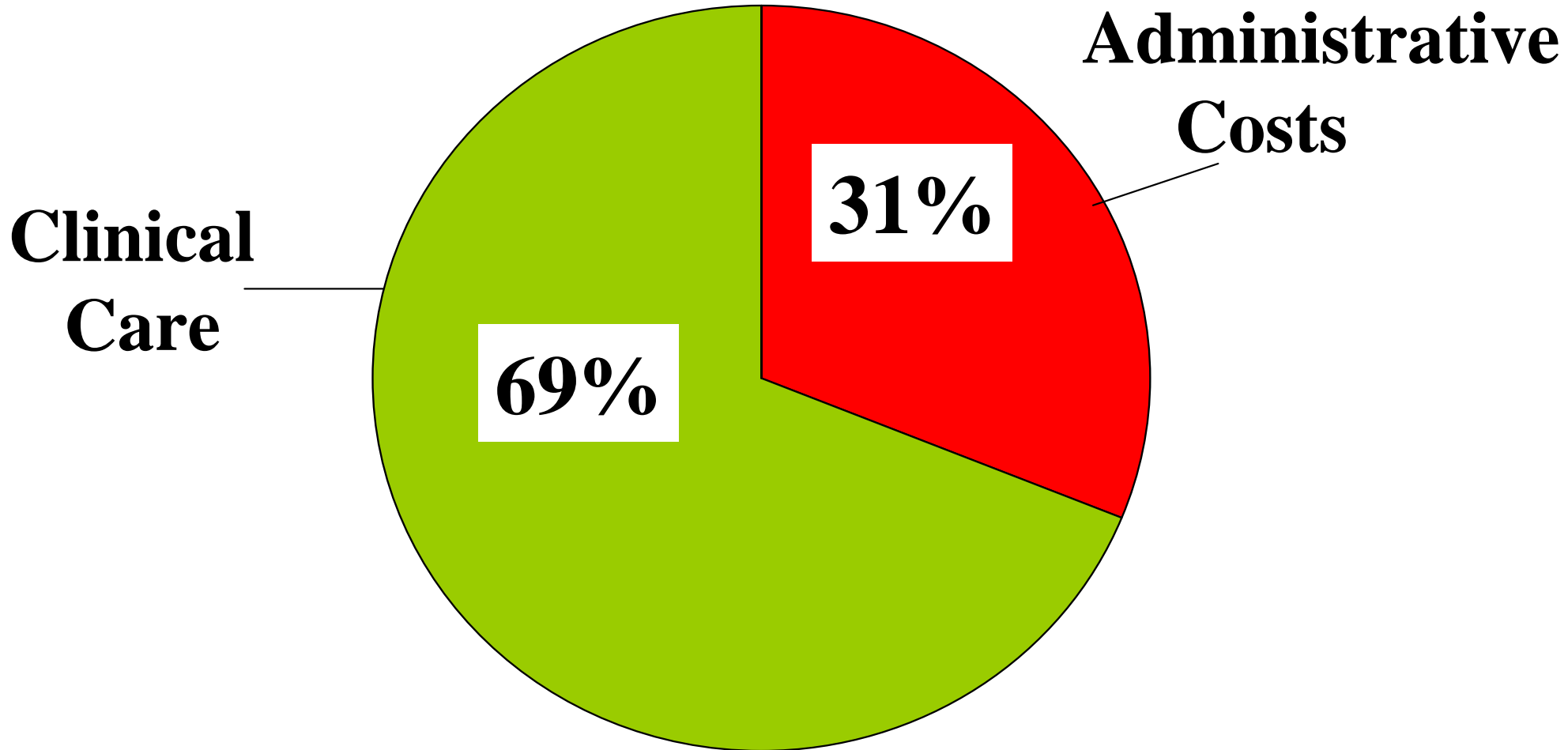
75% of those bankrupted by medical bills had insurance at the time they got sick

Administrative Expenses & Profit % of premium 2000

■ Medicare ■ Non Profit Blues
■ Commerical Carriers ■ Investor Owned Blues



Health Care Administrative Costs in the U.S.





National Coalition on Health Care Report

Impacts of Health Care Reform

Projections Of Costs And Savings (2006 to 2015)

4 Alternative Solutions

- Employer & individual mandate:
total savings= \$320.5B
- Expansion of existing public programs for the uninsured:
total savings= \$320.5B
- Creation of new programs for the uninsured:
total savings= \$369.6B
- Establishment of a universal publicly financed program:
total savings= \$1,136B



Administrative Waste in the Health Care System in 2003 Single Risk Pool Savings

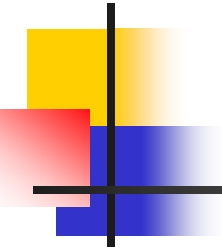
**Colorado Potential Savings
\$3,802M**

19.4% of total health expenditures

2003 total health expenditures	19,568M
	100%
2003 administrative expense	5,231M
	26.7%
Est. single pool admin expenses	\$1,429M
	7.3%

2005 Poll Preference

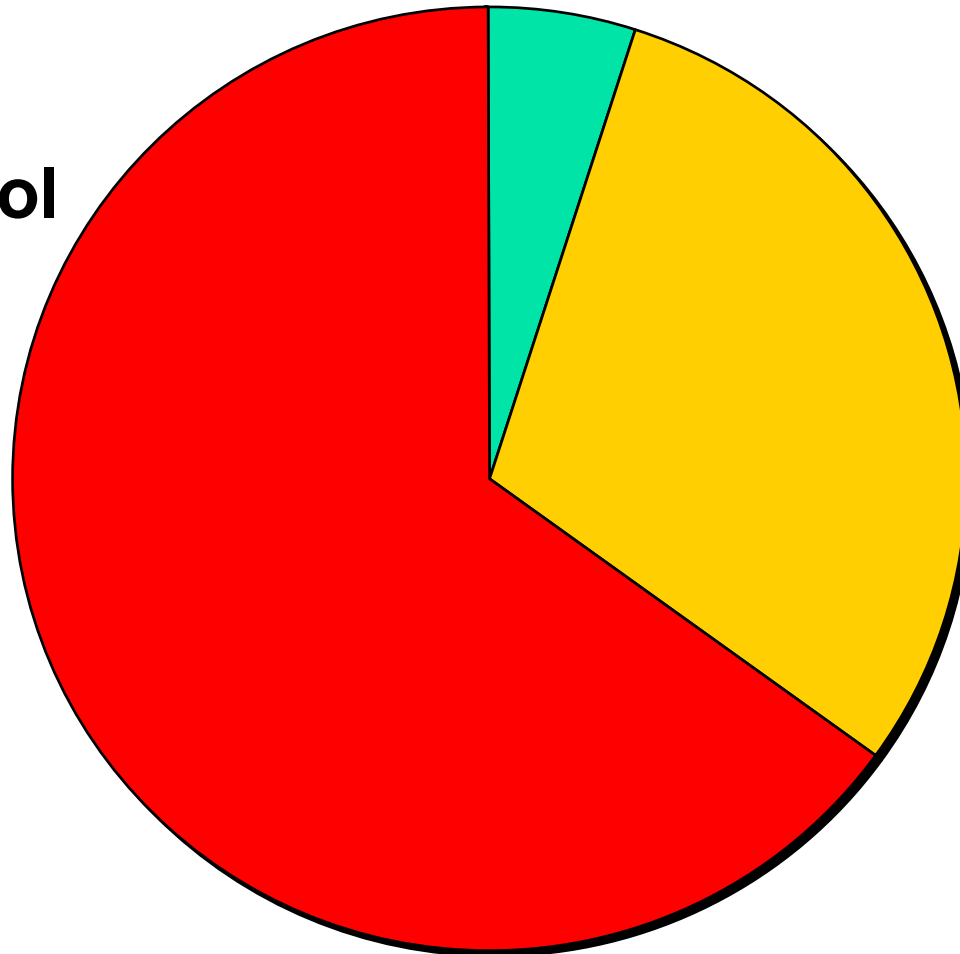
Financed by Taxpayers
Single Risk Pool



5% Don't Know

65% Single Pool

30% Current





Advantages of Single Risk Pool Health Care

- Comprehensive Health Coverage for everyone -all needed care,no co-pays or deductible
- Greater choice of provider
- Health decisions made by patient and provider
- Public accountability for quality and cost, but minimal bureaucracy
- Eliminates the high overhead cost of multiple private, for-profit insurances. Reduces administrative costs from up to 33% to 1-5%.
- Fee for service with simplified negotiated fee schedule- simplified reimbursement
- Improved Health Planning

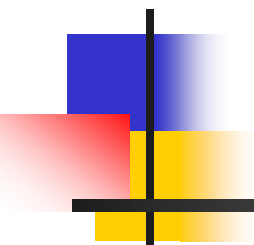
What can you do?

Colorado

- In 2006, Colorado SB 208 created a commission comprised of 24 health care providers, consumers and business representatives
- The purpose of the commission is to hold hearings and make recommendations for improved health care access for all by Nov 2007
- Public hearings are to be held in each Colorado congressional district
- Testify in support of public-payer, private-provider, single-risk-pool health care financed by taxpayers
- Information: www.healthcareforallcolorado.org

A Colorado Proposal

To provide comprehensive health
care coverage for all residents of the
State of Colorado



DR. ROCKY WHITE M.D.
Republican Physician and
Rancher
ALAMOSA, CO



Eligibility and Benefits

- All individuals residing in Colorado
- All medically necessary services
- Any Colorado licensed health care provider
- Anywhere in Colorado
- Emergency care anywhere in the United States
- No deductibles, co-payments, coinsurance
- Cost sharing for goods or services exceeding basic benefits
- Health insurer cannot sell health insurance for covered benefits

Finances -The Colorado Health Services Trust



- Funds for the general operating budget
- Reimbursement for benefits
- Education and primary preventive services
- Capital expenditures for construction health care facilities
- Major equipment purchases deemed necessary
- Support of professional education
- Re-education and job placement of those who have lost their jobs during transition, limited to the first 5 years



Funding & Administration

- Tax revenues designated by the General Assembly
- Pre-tax Payroll deductions
- All federal monies designated for health care
- Public and private Grants
- Pay all health care providers and health delivery systems on a fee-for-service basis
- 5 regional districts for local administration, billing processing, and medical directorship
- Negotiate the prices of pharmaceuticals and durable medical goods



Eldon Van Der Wege, MBA HCAC Member

Why wouldn't you want the most efficient, secure, stable, cost saving healthcare financing system possible? The Federal Reserve System was created out of such a crisis. What we are talking about is guaranteeing payments to hospitals and physicians for providing services for everyone. The Federal Reserve System has served this country well. Now is the time for a new way of **financing healthcare.**