

An Opinion Essay  
December 17, 2019

### **Medicare for All (Updated February 19, 2020)**

What was the first thing that General Motors did when the factory workers went on strike recently? They shut off their health care benefits. Should we be dependent on employers for our healthcare regardless of how hard earned they were through collective bargaining or seniority? Isn't Healthcare a basic human right? Remember the self-evident inalienable rights from our Declaration of Independence of Life, Liberty, and the Pursuit of Happiness? The best parts of our governments can and will ensure that. Can you say the same about your employer?

Some candidates for President and paid lobbyists for various corporate interest groups, are lying about how Medicare for All is too expensive, too inflexible, would put private insurance companies out of business and employees out of work, and is some evil socialism ploy. Let me address these issues here.

- The \$40 trillion dollars outlined as the cost of Medicare for All over ten years, is the same \$40 trillion dollars that will be spent to fund the existing healthcare system. Why is that you say? It is because Medicare operates with an approx.2% to 5% overhead. Corporate insurance companies operate at somewhere between 15% and 25% overhead. Millions of people sign up for Medicare each week as they reach the current eligibility age. Almost no one complains about Medicare, but it is not personally cheap either at about \$300 or more per month with a supplemental, depending on your income. But I bet it is a lot less than what you are paying now and that the coverage is better.
- More and more people are being forced into job changes and retraining due to automation sensors and robots more than anything else. So no, it is definitely not the immigrants causing this problem. These changes are being driven by disruptive technologies inherent in the evolution of our industrialized and computerized society. Many career changes in a lifetime are inevitable and supplemental education and skills training are the cures.
- More than ten thousand people sign up for Medicare each day as they reach the current eligibility age. Almost none of this covered 20% of our population, including federal workers, veterans, and politicians complain about the outcomes from Medicare coverage. Under Medicare for All, expensive insurance premiums with high deductibles and copays will simply be replaced by a lower Medicare tax payment with no copays, no deductibles, no maximum limits. There will also be increased insurance coverage of hearing, vision, dental, prescription drugs, and elder care. You can have this, or would you rather continue to support higher shareholder dividends from these healthcare corporations? So far, government has done a poor job of universal coverage, controlling prescription drug prices and protecting us from the bombardment of drug advertising, illegal in many other countries. There are no financial incentives for private insurance to solve these problems. I personally do not worry about the survival of these insurance

companies. They have a long history of legally extorting the public by finding new and innovative methods of selling fear.

- Political progressives (some call them Socialists) have been for, and conservatives opposed, most all of the things we still treasure today. Rural Electrification, Rural Free Delivery postal mail, the Interstate highway system, the Civil Rights Act, the Voting Rights act, the 40 hour work week, child labor laws, (union activists died to obtain these rights) environmental protection of the air and water, food safety inspections, airline safety, communications regulation, consumer protections, tax funded drug research, and many more. Not a socialist you say? Every village, city, town, county, state, and interstate highway you drive on is socialist, because we all paid for them. There is no Amazon.com toll road, or Google toll bridge, and be grateful for that. Do you use the Post Office, Public Library, send your kids to public elementary, secondary schools or colleges? All Socialist! There is no Facebook fee-for-service library, Apple postal service, or Microsoft high school. We are all in fact Socialists, but only some of us understand, and acknowledge this.

We should all be proud of Wisconsin Progressives like Fighting Bob LaFollette, and Earth Day founder Senator Gaylord Nelson, and our state's historic accomplishments. 1856, the first US kindergarten, 1911 the first workers compensation law for injured workers, 1914 first statewide building code for public and private places, 1921 first law eliminating discrimination against women, 1932 first law authorizing unemployment benefits for the jobless. 1933 first state to prohibit race or national origin discrimination in hiring teachers, 1959 first state public-sector collective-bargaining law, 1963 first tax relief program for the elderly. 1965 first state to ban hiring discrimination based on disabilities. 1982 first state to prohibit discrimination based on sexual orientation, 1990 first business tax to fund recycling efforts.

Many rural Americans view the government with suspicion and rightly so. They have been lied into the last four wars, and have cost my generation 50,000 of my veteran peers who never got to live the life I have because of greed and lies. They never got to raise children and experience the joys and heartbreak in that. They never got to contribute to our communities or our economy. Granted that there have been legal abuses by the FBI, CIA, and NSA, but we have a self-correcting political system. We have survived Nixon, Regan, W. Bush and will survive Trump as well. The government has also brought electrical power to farms, built roads to take their products to markets, trade deals to sell their products abroad, and maintained a stable society with the rule of law in which to live and work. The federal and all state and local governments helped make the American farmer and factory worker the most productive in the world.

In fact, effective government action is our only hedge against aggressive unbridled vulture capitalism, the predation of Wall Street, and the parasitic social and economic damage of monopolistic corporations. It is a balancing act that has now swung too far towards the government should be small, and that the government is the problem, mistruths. Government should be as big as it needs to be to protect us all from foreign kinetic and cyberspace warfare threats but also domestically from the dangers of runaway amoral capitalism.

So should hundreds of millions of our citizens continue to suffer with poor, unavailable, or unaffordable healthcare? I do mean suffering, because it is primarily unpayable medical expenses that are driving the bankruptcies and home foreclosures in this country. Lack of available healthcare is shortening the average life expectancy of our citizens for the first time in our country's history. Are we really worried about insurance executives having six figure salaries, corporate jets, or be concerned with the employment status of LiMu Emu and Doug? Think about that for a minute or two.

**Update:** In a new study, Yale scholars have found that Medicare for All will save Americans more than \$450 billion and prevent 68,000 deaths every year. The study in *The Lancet* — one of the oldest and most prestigious peer-reviewed medical journals — found that Medicare for All, will save money and is more cost-effective.