



Improved Medicare for All—Talking points with heart
It's better to touch people's hearts than win a debate.

Our health care system robs people of the freedom to live the lives they want to live. Here are some examples:

1. Everyone knows someone who says, "The only reason I am still in this job is because of the health benefits."
2. Elder Care. How many people who are late in their working careers would gladly cut back to part time or relocate so they could provide care for their elderly parents? However, if they do, they will lose their health benefits or not be able to afford insurance.
3. Child Care. How many young parents (or grandparents) would gladly have one or both parents cut back to part time to minimize the cost of child-care or just to be home with their kids before and after school? Again, many cannot go to part time or they will lose their health insurance or not be able to afford insurance.
4. Impact on marriage. Couples who would like to get married will do the math. Many will see that one or both will get bumped off Medicaid (the national program providing health care for low income families and individuals). Or they will see that their combined incomes will mean a significant drop in subsidy from the Affordable Care Act. Conversely, some people may agree to get married primarily to obtain spousal health benefits.
5. Divorces. Some people, especially when domestic abuse is involved, should not remain married. Concerns about the loss of health care coverage as a result of divorce can prevent women (or men) from leaving a bad situation.
6. The Medicaid "financial cliff." Medicaid has been a critical part of our patch-work health care situation. In Colorado, almost one in four people are on Medicaid. Unfortunately, Medicaid can also lock some people into a life of poverty. Those on Medicaid must closely watch how much money they make each month or risk losing their health care. Individuals who would like to accept overtime hours, accept a promotion with a raise or be willing to work a second job can be pushed off Medicaid. They must make thousands of dollars more just to "break even" when they have to pay for some or all of an insurance policy. Or, they bounce on and off Medicaid based on changing income, a real headache for them and their doctors.
7. Affordable housing. Discussions about affordable housing almost always focus on the cost of labor, high cost of materials, the cost implications of local government regulations and codes and , of course, supply and demand. However, this is the equivalent to discussing one side of an equation. The other side of this equation is the fact that, for many, income adjusted wages and salaries have been stagnant for decades. Our ridiculously expensive and wasteful health care system has sucked an enormous amount of money out of the economy

that otherwise would have been available to pay higher salaries.

8. Help for the homeless. How much more successful would programs designed to help the homeless be if physical and mental health services were readily available. How many people could avoid homelessness as a result of unpaid medical bills?
9. Restrictions on business and our economy. Local businesses of all sizes struggle to plan for the future not knowing how much more they will need to spend over the next 3-5 years on health insurance for employees. Small businesses without employee health benefits struggle to attract and retain employees as the employees are frequently looking for a job that provides health care coverage.
10. Restricts potential entrepreneurs. How many people would love to turn their big idea into a new business but cannot leave their existing job because they would lose their health insurance and put themselves and their family at risk?
11. Freedom to pick our doctors. The use of In Network and Out of Network designations only benefits the medical providers and insurance industry. Every doctor, nurse and hospital should be "In Network" for everyone.

Why would we allow a system that is so unfair, so expensive and causes so much pain to remain in existence? Personal decisions about how to live our lives should not be dictated by our health care system.

~Rich Shannon, July 24, 2019

