

OPPOSE SINGLE-PAYER HEALTHCARE SYSTEMS

BACKGROUND

It is no secret that there are many issues to fix within the current U.S. healthcare system. Too many families struggle with rising premiums, too many individuals are unable to get the care they need when they need it, and too many treatments are often out of reach.

Changes need to be made to improve the healthcare system so that it benefits every individual, regardless of where they live or how much they earn. The call for change has transcended political parties with Americans wanting their elected officials to set aside politics and work together to find solutions, without interrupting their current coverage.

There are different proposals to solve the issues associated with the healthcare system, including single-payer proposals, such as "Medicare for All." In the past, these proposals prompted partisan debate at the state and federal level, due in part to inevitable increases in taxes and government healthcare spending.

THE ISSUE

A single-payer healthcare system has major implications for insurance brokers nationwide. **The Council of Insurance Agents & Brokers opposes this type of system because it compromises the employer-provided benefits market on a national scale.** Imposing a government-controlled healthcare system will assign much of the financial burden to American consumers and affect their ability to get and receive care in a timely manner. Specifically, single-payer healthcare proposals will:

- restrict care options and limit access to doctors and specialists
- force Americans to give up their current healthcare coverage
- stifle innovation by de-incentivizing private health insurance companies and providers to revolutionize and transform their products and services to maintain customers
- increase costs by billions or trillions of dollars, which will likely be funded through tax hikes, and
- shift healthcare decisions to politicians in Washington, D.C., giving the federal government control of the healthcare system.

OUR POSITION

The Council of Insurance Agents & Brokers believes that all Americans deserve access to affordable health coverage and high-quality care, and that a one-size-fits-all, government-controlled healthcare system will not achieve those goals. In particular, The Council supports providing guaranteed access to essential health benefits, like maternity care and mental health services, not charging more or denying coverage to people with pre-existing conditions, and offering women affordable care.

To improve the current U.S. healthcare system, The Council proposes:

- Strengthening employer-provided coverage
- Protecting the healthcare safety net provided by Medicaid
- Maintaining Medicare for our nation's seniors
- Stabilizing the individual marketplace

ABOUT US

The Council of Insurance Agents & Brokers is the premier association for the top regional, national and international commercial insurance and employee benefits brokerage firms worldwide. Council members are market leaders who annually place 85 percent of U.S. commercial property/casualty insurance.

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