



National Association of Health Underwriters

America's Benefits Specialists

What a Single-Payer System Really Means for Consumers

The National Association of Health Underwriters (NAHU) supports “universal health care” in referring to the idea that every American should have access to affordable, high-quality care. NAHU believes that a combination of public and private sector delivery models will help achieve this goal, instead of implementing a single-payer model run by the government. Below are a few points that illustrate what a single-payer system would mean for the average health care consumer.

- While single-payer plans can offer all citizens some type of health insurance policy, they cannot guarantee access to medical care – much less prompt delivery of quality care. The problem in the United States is that many Americans do not have access to affordable health care. However, in a single-payer system, the issue is not having access to medical care at all.
- Single-payer plans inevitably control costs by rationing health care. Citizens in countries with single-payer health care models often wait months to see a doctor or specialist or to receive much-needed medical treatment.
- Single-payer plans hold down costs by having one centralized government bureaucracy make all decisions with regard to health care services and prices. Single-payer means limited choices for consumers, and that discourages creativity, efficiency, quality and innovation among providers.
- Implementing a single-payer model will cause radical changes to our current financing system and, in many of the reforms, completely do away with our current insurance system. It's important to realize that health care costs are not expensive because of insurance; rather, insurance is expensive because of rising health care costs.
- In government-run health care systems there is never enough money to provide timely care and the latest technology. That's because health care funds have to compete with other claims on government funds, such as education, welfare and defense.