



## How To Achieve Affordable, Quality Universal Health Care

We are at a crucial crossroads: policymakers and the public need to make a choice about which path to follow.

### Path One: Maintaining the Private Insurance System

Relies on more taxpayer dollars to try to fix the failing private insurance system, assuming that most people will be able to be covered by purchasing private insurance or through public programs (insurance market reforms, Medicaid expansions, state premium subsidies, insurance purchasing bodies, etc.).

OR

### Path Two: Setting Up Our Own Health Plan

Sets up a cooperative-style health plan that automatically covers all or most state residents regardless of health status, shifting the role of private insurance to a supplemental one, as Medicare did when it was first established. Relies on existing taxpayer dollars and an income-based revenue system.

#### **Path One Examples\***

California ABX1-1  
Maine (Dirigo)  
Massachusetts (Connector)  
Vermont (Catamount)  
Gov. Richardson's NM plan

#### **Path Two Examples\***

California single payer  
Healthy Wisconsin  
NM Health Security

\* California's ABX1-1 and Gov. Richardson's two Massachusetts-type proposals did not become law. Maine, Massachusetts, and Vermont have passed universal health care legislation. Massachusetts is the only state to mandate that individuals purchase private insurance or enroll in public programs. The California legislature recently passed its single payer bill, SB 840, and, as expected, Governor Schwarzenegger vetoed it.