

What do you think was the most important point made during this work group meeting and why?	Do you have anything else you would like to share?
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We need to keep in mind there is more to healthcare than just the premiums we pay - it is also the availability of treatment and the way we go about handling claims. Thankfully I have insurance that is easy to work with, but I know many people that are denied care or have to wait many months because insurance thi is the procedure isn't necessary.

We really need to have Universal Healthcare!!! If a global pandemic is not the final straw, what is? Insurance tied to healthcare is absurd. I am tied to a job that, while I enjoy, I cannot afford to lose lead I lose my only source of healthcare. I support Whole Washington and you should too! It is a nonprofit pushing for a ballot initiative for universal healthcare in Washington. Be the change!

Co-pays: I am very concerned about any cost-sharing, co-pay, deductible or similar out-of-pocket expense. These can act as a deadly deterrent, a needless hurdle to essential healthcare! They must be kept absolutely minimal, and waivable on request.

We really need universal healthcare! Lack of proper dental and vision care is especially problematic.

I think the discussions around copayments are important. I believe controlling copayments in as fair a way as possible will help public perceptions of equity and will help encourage patient responsibility (as opposed to "frivolous" use of medical care). I think modeling our system after that of Japan's national system would be fair and easy to understand.

Our current system is an abomination, and an embarrassment for our country and even our state. We can and should do better, and make health care universal and free to our citizenry.

I think that copays were an important topic and my opinion is that copays will prevent some people from seeking care when they need it and therefore do not belong in a universal healthcare system.

Healthcare is a human right and now in a pandemic that threatens all people, universal healthcare is more than ever necessary to have a healthy population going forward. My daughter lost her job and her unemployment insurance is basically just enough to cover Cobra to keep her insurance while living in her childhood home because she certainly can't afford to live on her own. She's lucky she has that option, I can't even imagine what less fortunate people are having to do to survive but probably forgo health insurance which makes them more likely to suffer the effects of covid and to spread it. This is not even civilized.

Copays need to be eliminated because these prevent people from accessing preventive care. Preventive care is key to higher quality of life and longer lifespans.

While Cost sharing was brought up, it is a deterrent to people who need to seek preventative care. People will delay care due to high deductibles and co-pays, which continue to increase in cost.

After listening to the last two sessions, I respect the efforts and considerate conversation that is expressed in this work group. As a member of Whole Washington, I join you in the effort for a nonprofit, state run healthcare system as described in Option A. I urge you to learn of a bill in our state, known as The Whole Washington Trust, which would create such an inclusive healthcare system. I learned of its details while I collected hundreds of signatures from my Washington neighbors who are ready for the coverage that is needed for children, parents, grandparents and endorsed by doctors who care about getting people the undisputed care they need. We can accomplish this if we put our efforts together. The feasibility of Whole Washington Health Trust has been researched in an economic study, as well as reviewed by the Dept of Revenue and Employment Securities Dept. The annual savings of \$9 billion would be a boost to our present state debt in these unique economic challenges due to the Pandemic. I enthusiastically recommend Option A. I encourage you to learn about The Whole Washington Health Trust as a sound path to Option A.

WA State needs Universal Health care!!

The most important point made was the need for Option A and no to low-cost fee sharing for enrollees.

Thank you to the esteemed members of this Work Group for the opportunity to publicly comment on Universal Health Care. I recommend selection of the state funded single payer option A. As a physical therapist in the state of Washington, I have seen the direct effects of a lack of universal health care. People who do not have health insurance coverage delay essential medical care which leads to the development of comorbidities and serious health consequences that ultimately burden us all. Inequitable distribution of wealth and access to healthcare leads to a public health crisis for minorities and the chronically ill. My daughter is a kidney transplant recipient. It has been difficult to watch her struggle to pay for the cost of her post-transplant medications which are no longer covered by Medicare or worry about how she will afford a visit to the emergency room if she has a fever. Unfortunately, she has worked in the restaurant industry which rarely provides health insurance to workers. She has worked as many as 3 jobs at one time trying to make ends meet. The Affordable Healthcare Act did bring some relief but the cost of her insurance, deductibles, and copays still presents a considerable obstacle for her. As a member of the middle class, I am concerned about the high cost of health insurance that only increases as one ages. Many people I know forgo health insurance because they cannot afford it for themselves or their families. It is also a burden for older working individuals who pay for the cost of their own health insurance as it increases greatly after age 54 yet they still need to work. We can do better for the residents of Washington state with your help in moving the state forward toward Option A. Thank you for your time and consideration.

Health care is a human right. I strongly support Medicare for all... In this time of COVID 19 everyone needs health care.

Co pays

I feel that healthcare is a human right!!! And in the richest country in the world it is a travesty that every man woman and child does not have healthcare!!!!

Nickel and diming patients is for the birds. NO copays!

Universal Healthcare is the most ethical, moral and civilized approach to healthcare.

Didn't attend

We need health care.

Every resident in this country has a legal right to have healthcare.

All residents need safe housing, support services, clean air to breathe and healthy food to eat.

We should be pushing for a program like Medicare for all, or some other program that eliminates the middlemen/ insurance companies. So many other countries have moved to this type of system, there's no real reason for the U.S. to not move toward this. It's seems that lobbying and moneyed interests have more say than the actual people. It's time to stop that and do what makes the most sense for the people, and not those profiting off our current system.

High deductibles sometimes works well for me and sometimes it doesn't because of a copay assistance program. It is such a stupid dance we have to play because of insurance companies

Overall, I have pretty good health insurance and I may pay more with a single payer system. I still support it 100% because 1) I want everyone to get the care they need and 2) I want doctors to get paid not insurance companies.

People of all ages, employed or not. Need Healthcare they can afford.

Even in Ecuador there is universal health care. We need to modernize!

Cost sharing only stops people from seeking preventative care which increases costs in the long run because something easily treatable can end up being a huge issue when a person delays care due to high copays and deductibles.

We need a non-profit, state-run healthcare system as outlined in option A. In Washington state we have a bill that would create exactly that called the Whole Washington Health trust which is backed by an economic study done by Dr. Gerald Friedman, has been reviewed for implementability by the Department of Revenue and Employment Securities Department, would save \$9 billion dollars annually, and during a pandemic which demonstrates we should not have healthcare tied to employment, does not rely on federal waivers for people to start utilizing the program, and would ensure that we have a system that would cover residents irregardless of their employment status. Every other developed country has a universal healthcare system that puts people before profit and they have better outcomes, while spending less and covering everyone. I strongly recommend option A and we can get to option a by implementing the Whole Washington health trust.

Pretty much all of it. UHC should just be the way things are, we all have our troubles and they can come without notice and leave people and/or families crippled and in emotional and physical pain. Monetarily, we could ALL benefit from this; we all need to pull our weight and take care of one another. There's no justifiable excuse not to.

Please keep fighting for UHC.

I just found out about this group so missed the meeting. But I have long thought we need universal health care and am willing to pay for it. Currently I pay \$925/mo for health insurance and if we could raise taxes, and reduce insurance costs to pay for universal care I would totally support that. I am sure there are other ways to approach this difficult topic, and I'm hoping there is enough momentum to make sure everyone has access to good care.

I read in the newsletter "The Stranger" that the state of Hawaii has achieved near universal healthcare coverage for its residents. I have no idea in what form this coverage is. However it might be worth someone's time on the committee to study its program, being that it might be the only working model of a state run program that provides near-universal healthcare coverage in the US.

Did not attend yet the most important point should have been that a Medicare for All type system would have prevented THOUSANDS of deaths if our country treated health care as a right instead of a privileged.

It is unconscionable that our DEMOCRATIC representatives, that I call regularly, will not support Medicare for All. If we can pull off Whole Washington we can set the standard for our intransigent Federal representation.

I am disheartened that industry representatives would push back so much against what is desperately needed. Legislators must put patients over profits - the government serves the people, and the people should come first over business constituents.

Universal health care remains as crucial as ever. I am a physician and everyday have to deal with patients who have problems affording their care. The status quo and excessive cost-sharing is still not ok.

please, we need universal Healthcare coverage now. We all know this. When I was growing up in North Seattle my mom raised us six kids alone. She was a secretary. We owned our own home and we all had Healthcare coverage and we paid nothing. Approximately 400,000 medical bankruptcies a year only in the United States. I have been in Healthcare for about 38 years and I have not had coverage for about 15 years. Insurance companies seek a profit. Do we support health or profit?

If everyone had affordable coverage our economy would boom. No longer would someone have to do a job they really don't care for but could then follow their passion. Start a business, hire others and be a much happier contributor to society. Look, I have a daughter I don't want her dying or have to declare bankruptcy! Businesses, when they do supply health coverage usually offer mediocre coverage, this should not be their responsibility. We can do much better for all and have a healthier population. Thank you..

The administrative costs for a state-administered program are much less than a delegated program. Therefore, more money can be used for actual services!

Support for Model A: Universal Coverage – State Administered

Universal health care should be a right for every citizen. I have had no health insurance since I returned from living overseas. It's sad to see that another country, of which I am not a citizen, would provide me with healthcare, but not my own country. It's a travesty that we need to correct.

I wholeheartedly support universal healthcare in our state (and our country). Apple Health supported my wife during her 5 year battle with cancer and alleviated any financial stress that may have accompanied her treatments. I use Apple Health weekly for mental health appointments and prescriptions.

I was very impressed with Tanya Atkinson's note that she did not feel that the actuarials completely encompassed the savings that would occur when people would be able to go to see an MD early and avoid having to go to the Emergency Department in a crisis situation.

This pandemic has exposed to the world the foolishness of having our medical care determined by our place of employment, if at all. We must do the right thing and start taking care of our people like every other developed country in the world.

I appreciated hearing Richard Kovar point out that providing healthcare to undocumented people would be trivially inexpensive in the context of a state-wide universal health system. All people residing in Washington deserve healthcare without exception.

Hi I'm a small business owner that can't afford meaningful health insurance. For a while I qualified for medicaid, but I make too much money now. My income is enough to keep me from being hungry and to keep my truck running, but not enough for stable housing or any health insurance plan without a ludicrously unrealistic deductible. Being unable to see a doctor is deeply shameful and degrading. I have a scar on my leg from a deep cut I suffered after fainting in the bathroom. It should have been stitched up, but I opted to clean and dress it myself and to let it scar rather than take the financial risk of seeking professional care. I deal with chronic back pain that is sometimes severe enough that it prevents me from working for a week or two out of the year. I have not been tested for COVID. The people I know that have been tested report that they are asked for insurance information at the testing center. This is enough to deter me. If I am hit with a medical bill I cannot pay, my credit will be ruined for a minimum of seven years. Bad credit makes housing much more difficult to find. I support the vision of the Whole Washington Health Trust. The plan as described in Senate Bill 5222 would provide a way for my business to affordably insure our employees and ourselves through progressive taxation and more efficient public management.

Excessive (or any) co-pay "In network" care

Health care costs continue to rise. Not only for Washington families, but for the state as well. Whole Washington would save the Washington families, and the state of Washington, money!!!

I don't know what points were made during this work group meeting; I only know that health care is a human right, and it should NOT be tied to one's employment. A 3-to-1 majority in this country wants a universal health care system, if not nation-wide then at least state-wide.

I have little faith that either of the current major parties have any real interest in implementing an actual universal health care system that is paid for by heavily taxing the rich. So we may need to make our demands heard by organizing a state-wide general strike. The whole world will be watching.

Co-pays need to = Zero.

My kids have now spent about 20% and 40% of their lives IN QUARANTINE bc COVID. This is BS. My kids have suffered developmentally for this half-assed nothing plan we've been doing. Do you know how bored they were when even playgrounds were closed???. Do you know how much stress that puts on a family???. Universal healthcare IS herd immunity for COVID and everything else. When ppl don't have insurance they don't go to the Dr until its dire. That threatens EVERYBODY whether u have COVID or not, whether u r a citizen or not. See the Whole Washington Health Trust for details on implementing universal healthcare. Thank you.

Access to drug addiction treatment is extremely important. For instance, it is impossible for many to get methadone treatment covered by insurance if they have a full-time job using the WA health exchange. It's \$400/month no matter the dose. Most patients are on the medication for a min. of 5 years, because you must go down in dosage slowly. That means in order to receive methadone treatment, you must pay \$24,000 min. on top of the cost of insurance/copays/whatever. It's pretty ridiculous that at a time when we're suffering the most from the opioid epidemic, we're still not able to give those who need it access to a variety of treatment. Addiction treatment is not one-size fits all. We must do better.

Co-pays!

Imagine if you are suddenly facing long term impacts of a bike accident. Then divorce after 30 years of marriage—and steady health insurance. Then having to find financial stability in a time of COVID. Universal health care is the difference between health and financial security and devastating loss, for each person and our community. Too many of us are treading on thin financial ice when it comes to health care

Was not able to watch the entire thing, but obviously the outrageous cost of prescription drugs is a huge problem for many people. Forcing someone to pay thousands of dollars per month for a needed medicine should be illegal.

We need universal healthcare NOW. People literally die while insurance and pharma company execs get richer and richer. The for-profit aspect of "healthcare" in this country has resulted in uninspired, one-dimensional "care," in which providers do only two things: diagnose and prescribe pharmaceuticals. The U.S. has fallen way behind other countries in which doctors are actually taught to care for and cure people. I now live with a chronic condition with now cure, which is steadily reducing my savings. Once that's gone I will have no disposable income. No buying power in a consumer driven economy. When people don't have to spend most of their income on insurance premiums and out of pocket costs, they can stimulate the economy instead.

I haven't watched the meeting.

We desperately need universal health care! I'm a freelancer, and my individual plan is bleeding me dry. Lots of people can't afford coverage. Health care needs to be a public good and not part of a for-profit insurance model.

The health care industry has a lot of power and we are merely people struggling to survive. Affordable and comprehensive health care for all is a right and to deny that right because of financial influence is immoral. We are the Democratic party the party of the people and not the party of lobbyist's donation.

You've heard a lot of horribly sad stories that didn't have to happen but for a Democratic Party that is reluctant to help the people because they might lose donations. Don't give the legislature a choice, give them a recommendation for a single payer system.

I would have said the main point for me was that a similar work group in Oregon has set a target administrative cost of 3.4% for the first 5 years of their proposed universal health care system. Why not set a similar benchmark for Washington's plan? However, the fact that had the most impact for me was that some work group members have been silent in the public meetings and instead have provided their input directly to the facilitator in private, outside of the open public meetings. This is contrary to the vision set forth in the enabling legislation and the charge to the work group. The refusal to participate in the process by important industry representatives makes meaningful discussions impossible and threatens the integrity of that process. The facilitator's promise to bring those private comments into public view by sharing them with the full work group prior to the final report indicates that she will do her very best to salvage the integrity of the work group so that the outcome of the 15-month process can be as meaningful as possible.

That said, it is clear that most of the work group members are fully engaged and working very hard to communicate with the actuarial consultants, who are also fully engaged in understanding the comments and questions from the work group, and providing clear answers. Regarding feasibility, we often think in terms of political or economic feasibility. But in the midst of a pandemic caused by a new and little understood pathogen, and with no vaccine or cure in sight, we need to consider the moral feasibility of NOT transforming our healthcare system into one that can provide people the health care they need when they need it. We are seeing ever more clearly that the health of each one of us depends on the health of all of us.

I have reviewed the materials for the meeting, but have not listened to the meeting recording. I am writing to strongly support Model A - Universal Coverage State Administration.

I support Whole Washington in all their comments.

Co-pays

I believe that Universal Health care is critical for creating a social safety net that will allow people to live their lives to their fullest potential.

That Jamie is having private conversations with certain members of the Work Group that are not shared with the other Work Group membership, because they do not want their statements attributed to themselves or the groups they represent.

It was my understanding that the individual members of this group were invited to participate and interact with each other to 1) present their insights, perspectives and expertise to the group, 2) to represent their constituency giving them a voice in the process as they 3) work together to solve the health care crisis for all the residents in the State of Washington in the most efficient, cost-effective manner and to provide the highest level of care possible. By holding secret meetings outside the body as a whole, the efficacy of the whole group is compromised. Ideas need to be shared with the others so they can be considered by everyone. Inherent opposing views bring opportunities to think outside the boxes we have built around "our ideas!" No one thinks this is going to be a "one off!" The way paths are built is one stone at a time, carefully and strategically placed, with the long view in mind. Withholding a group's voice in the process, distorts and may destroy the value of this whole exercise in which so many have invested over the last year and one half. Please reconsider what I deem to be a practice which deceives the group, the public and compromises the result that is the goal of this exercise! Thank you for considering my concerns.

At lowest income levels, no co-pays. Sliding scale premiums & co-pays. Self-refer for specialist care. Include dental, vision, & hearing aids. Phase in quickly. Once eligible, coverage starts immediately.

I'm theoretically eligible for SEBB but due to pandemic, while I managed to qualify for coverage this year, due to unavailability of work, I won't qualify for next year. Many of us are in this place & in the midst of a pandemic. Inhumane.

The need for affordable health care.

We need universal health care. It is the most economical and affordable way to protect our Constitutional right to the pursuit of happiness.

The importance of equity in the healthcare plan.

Eliminating co-pays will provide equity for everyone. A copay that is small to some, is large to others.

The study presents a viable plan for much needed -- overdue--universal health care.

Universal healthcare should have been set up with the forming of our new nation. It is shameful the suffering of the American people continues to this day. Let us adopt this universal healthcare now.

I agreed with the speaker that said low income people would refrain from seeing a doctor if a co-pay was required per visit while wealthier people wouldn't be concerned about a co-pay, so a co-pay would be inherently unequal.

I have been advocating that a Single Payer Healthcare System is needed in the US since I spent a couple years in France 40 years ago and seen how simple and fair their system is. I hope this becomes a reality in Washington State.

I was not there, but for me Universal Single Payor Health Care is not only a human right, its also crucial to our National Security.

Especially now, in pandemic times, it is glaringly obvious that we are all in this together. Even if you don't know the homeless person who is ill, his health still can affect you.

Health care should be a universal right for all Americans

Copays have become a barrier to health care especially in situations of ongoing care, like physical therapy.

As a retired PT who was in private practice, the cost of insuring my workers and my spouse became absurdly expensive with less and less coverage and higher copays. How can anyone think this is a good system compared to Universal Healthcare? Covering everyone's health is in everyone's best interest.

I would just like to say that I believe that health care should be available to all. I can see that our nation is not going that way, yet I hope that WA could do it and be an example to the rest of the country.

Co-pays need to be kept low and on a sliding scale. I had read about Co-pays in Australia: Say you broke your arm; you make a co-pay for the initial visit; the follow up is for the same thing so no more co-pays. simple.

Universal HC has so many benefits: ability to change jobs w/o risk of losing health coverage; if everyone is covered, less worry about sick people at work spreading their illness; reduced emergency care; more preventative or at least early detection so less costly and serious outcomes. A healthier populace is good for everyone.

Too many are suffering with no health insurance. Too expensive to use if you have it.

Landlords are renting moldy hellholes for \$8.00 a month and up.

With the current proceedings under way to name a fifth conservative Supreme Court nominee, and the continuing scrutiny of the Affordable Care Act, it's abundantly clear that we cannot rely on the federal government to make reliable, affordable healthcare available. I'm proud of living in Washington, a state where the government values equity and understands what it means to take care of the whole community. Since the federal government refuses to take a consistent stance in support of access to healthcare, Washington should step into the arena. Washington takes care of its citizens where the federal government will not.

Access And equity for all to heath insurance. Tying coverage to employment is unfair and disadvantages too many Washingtonians.

Healthcare is a human right. It makes sense for Washington to lead on this fact.

Sharing resources and information

No

I don't think copays should exist with universal healthcare. It makes no sense to pay twice for healthcare.

Copays were addressed and are a big concern for the average family, because on top of premiums and salaries not being commiserate with the cost of living... All outwith Covid related economic problems.

Providing Universal health care is the most important thing we can do to keep costs down and provide access security to health care during times of change and upheaval. We are living it now. The cost of our president's short hospital care was estimated at \$100000. What average American could afford that even with "good" insurance?

Free Healthcare is essential in a Pandemic, and otherwise.

Whole Washington Health Trust recommendations are the gold standard for universal healthcare in our state.

My husband recently had an experience with employment-based insurance that should be available to everyone. But he is one of the few lucky enough to have it. He, being now middle-aged is experiencing some genetic mental health imbalances. In the period of trying to find correct cocktail and dosages of medication, he was able to take a 3-month leave from work (at 60% salary) with a legal guarantee that Pokemon (employer) could not fire him for this reason. Now, there is no doubt he works hard at his job. But the reason this paid, mental health leave was available is due to luck. Luck of working in a lucrative industry, for a Japanese company who reveres healthcare as a human right, and one where profits are ample even during a pandemic. Everyone should have access to medical leave and affordable insurance. Without universal healthcare and protections for mental health issues, most employers either can't afford to provide such leave, or they simply don't feel obligated to cut into their profits. And won't do it without both legal enforcement and guaranteed healthcare based on mandatory taxes. Thank you

It's October and along with the fall leaves, I can expect the open enrollment period for health insurance. Since I am in the individual market, my choices are limited. My provider sends out a packet of all the changes to the policy. I thought I was paying a lot before considering I have more than half my insurance bill paid by ACA. As I look through the changes I am seeing that co-pays will go up, co-insurance will go up (my portion of cost). All of these increases go into effect AFTER I have already paid a high deductible. If I have any major illness or any hospital stay, I am going to have to go into debt or sell my house to pay for it. My house is my retirement, my house is my home, my house is all my asset. We need a system where a person pays and they are covered. Period. It is only because companies are coming between patients and providers that our healthcare is so unaffordable and causes financial ruin at a time when people are most vulnerable. If I feel like I have to change to something cheaper...whoa! Probably have to start all over again with a new provider and go through a massive churn again. I never had to worry about this when I worked for a big company—I had the same drs. For decades. But that company laid me off and insurance is tied to employment. Why?

It's important to keep the discussion over co-pays moving forward. It would be great to do away with them, but they should at least be affordable for the most vulnerable.

Universal healthcare for Washington residents needs to be available ramping up to no more than 5 yrs. and it must be comprehensive whole body (eyes, teeth, hearing, diet, internal, etc). Access should be barrier free with cost sharing required at minimal amounts only by people of higher incomes and not to exceed a percentage of their income.

I didn't watch but appreciate efforts to have universal healthcare.

Co-pays with employer provided health insurance are often much more than workers can afford, and losing u to our job can mean you have health care debts you cannot pay.

Universal Health Care won't work unless premiums and co-pays are within reach.

We need universal healthcare in our state more than ever. A dear friend of mine (who is unable to work because of disability and health concerns) is terrifyingly close to becoming homeless because she can't pay for all her health expenses and living expenses. She faces an eviction notice by the end of the year. This is intolerable. We need to step up and make sure everyone has healthcare that is paid for by people who are privileged enough to make more than \$250,000 a year. Benefiting from our capitalist system means paying back into it to keep it going.

The least cost care at the moment may not be the most effective or least cost in the long term. Let patients seek their own specialists without referrals which slow the time someone has to seek critical care. I also agree tv and radio are not the place for drug and treatment ads. I heard thoughtful discussion among panelist. Thank you for the good work you are all doing!

I am self employed and can't afford private insurance especially because it is essentially a catastrophic plan and does not cover the Naturopath I have seen for years for healthcare. I am fine with paying for many of my doctor visits since I do prefer a Naturopathic approach but I can't afford both catastrophic coverage and my chosen healthcare. I would like to see that all catastrophic and emergency care and covid testing is free for all. I also have a 22 year old son who has been on Washington State health coverage but the paperwork is so confusing and the changing or insurance carrier each year has made it difficult for him to have continuity of care. I would like a simpler consistent plan. Thank you so much for working on making improvements!!

Whole Washington recommendations for relieving workers of deep health care debt makes sense for everyone.

Our doctors and nurses know that the current health insurance system is unworkable and unsustainable.

Impacts of co-pays

Co-pays are costs—extra costs. I'm a cancer survivor, single parent, & sole proprietor, I see an oncologist, my PCP, radiologist, surgeons regularly. I'm on a regimen of medication. During surgeries & chemo, I can barely work. So, not only do I pay extra in co-pays for doctor visits & medication. I earn less income—with no PTO, disability, or FMLA. A universal health care system should not burden taxpayers MORE when they are sick. In fact, it should cover the extra costs & lost income during chronic illness. Thank you for your consideration.

No Copays! It is a likely reason why people will decide to not take themselves or their children to a necessary doctor appointment.

I'd ask you to please review the Whole Washington Health Trust for specifics on making Universal Healthcare a state-wide reality.

Co-pays are important and can keep actual care out of reach for some.

I am concerned with accessible Healthcare for those who have inconsistent income.

The US needs to join the civilized world and provide health care to all its citizens and residents.

The pandemic makes it obvious that not providing healthcare to everyone is not sustainable.

I listened to some of the public comment and was deeply moved by the need for universal healthcare in our state and in our nation. As a senior who has had multiple health crises, I am grateful for Medicare and the supplemental insurance that I pay for separately.

I have done outreach to people who are experiencing homelessness and am appalled that so many have co-occurring medical issues who have no access to healthcare beyond the Emergency Room. I applaud the work this group is doing to make healthcare available to all in our state. In the long run I believe it can be demonstrated to be less expensive than the patchwork system we have now. We cannot afford not to do this!

Copays are unaffordable. We need to provide universal healthcare to all Washington residents via a statewide medicare for all system.

Please review the Whole Washington Health Trust for specifics on making Universal Healthcare a state-wide reality. See Whole Washington for more details. Thank you!

Surprise billing, co-pays, networks for care all need to be eliminated. Every resident of Washington - in fact every resident of the U.S.- needs to have Universal care to prevent more poverty. Insurance should not be controlling how we access healthcare

I worked in healthcare 43 yrs. and became more and more dismayed at the waste and fraud in the system. Insurance executives and stockholders of insurance companies are making more in now than they ever have while continuing to deny care to those that need it. We need to equalize the system and provide care at gov't expense to everyone. This can be done by taxing the wealthy who have been getting away with robbery for far too long.

Need to make universal healthcare available throughout the state of Washington. The Whole Washington Health Trust is a good place to start.

It's so important to continue to work for affordable universal healthcare coverage. It should be an option even if one is employed with insurance. I have bought private insurance since a lay off in 2007. It's been a long road. The ACA has helped. Clearly more needs to be done. One event for low wealth citizens can be DEVASTATING through quality of life, credit rating, creditor harassment and bankruptcy issues etc. I had vertigo for the first time a few months ago that put me in the ER for less than 24 hours. My out of pocket was about \$1400 dollars! Luckily I could cover it but many can't. Medical debt is still disrupting for so many. If the ACA credit is destroyed by the SCOTUS next month my monthly rate will be \$899. holy moly. I am a Senior not medicare eligible yet. We need an aggressive response and roll out ready for the undermining of the ACA which may help many but not all people. The time is now. Our family has used both VA (spouse) and Private Insurance. I believe we need a Healthcare-for-all model with competition of care providers (unlike the VA). Robust oversight, price comparison and quality ratings. Co-pays and fees based on income. Community Health Centers like the ACA has funded that can be accessed by anyone with a plan (providing some of its revenue) and free to homeless etc. Tucson Az El Rio had an what I felt was an excellent option like this for the most part. Wishing a good outcomes with smart data driven models and fraud protection oversight. Thank you for your work and consideration of my input.

Co-pays Being on a fixed income, any outlay of my funds is concerning to me. There just isn't enough to go around and the "COLA" for Social Security is laughable! It's almost worse than NO COLA! It doesn't even come close to keeping up with inflation!

I so appreciate this Group's efforts and their goal. Washington State is way ahead of the curve when it comes to healthcare, (among other things!)

Co-pays are an issue of concern.

So many of us are in an extremely precarious situation with Covid, job loss, the fact that emergency transportation and etc. can cause surprise bills, the fact that we have a brutally greedy healthcare system and that we are held hostage to the exceedingly expensive costs associated with healthcare in this country. I strongly request you seriously consider a statewide single payer system. Please work earnestly with Whole Washington Health Trust to protect us. We are vulnerable and could lose our homes and all of our savings because of the many nooks and crannies in which privatized healthcare has allowed greed to creep in and rob us. I don't go to the doctor because I'm afraid they might find a preexisting condition and, along with my age, I could then lose healthcare. So, I don't go to the doctor!

I have not been attending or even been aware of this group meeting.

The most significant and competent interest group on "single payer" health care (financing of health care using tax and other public funds) is Physicians for a National Health Program. At the Seattle Metro Democratic Club.r for more than 5 years. We rely, relies on Physicians for a National Health Program for continuing information of public funding of health care services and products -- as is done in all advanced comuntryies except the US. I have a supply of publications on this topicwhich I would like to donate to whatever continuing group will do ongoingcontinue advocacy of ths essential improvementof health care. For curreent information on this topic go to the FREE website Quote fir the day (Qotd) provided byt Phyns forNational Dealth Program. The Webmaster is Dr. Don McCanne, a member of the PNHP Board and a former president of PNHP. See also legislation sponsored by Rep. Pamila Jayapal (D-WA) with numerous co-sponsors in Congress.

Copays

Universal health care.

I didn't actually see the meeting, but I want to make a comment on Healthcare I spend hours on the phone with my insurance company trying to sort out what is covered or what is not. This is unpaid time on my part and extremely stressful. In fact I would say the insurance company is the biggest stress in my life right now.

My husband has diabetes, we have a referral for an apt for " removing excess nail" with a particular number (520). We have the apt, then get a denial for the service which states "removing excess nail" 521 denied. Took me several hours to sort this out between the provider and the insurance company. I'm doing their work for them and getting paid nothing. I want single payer health care. Until we get that I want a requirement that I receive a copy of the actual contract that my proVideo signs with the insurance company and a copy of the code book, so I can match what is being done with the codes when I have an appointment. I could go on and on with my experiences.

The point is that we need Universal Health Care now. We should have had it fifty years ago.

We can't let the Health Insurance Companies kill Universal Health Care.

Co-pays are incredibly harmful to public health. They create delays and allow conditions to worsen. They force families to make financial choices between necessities. Co-pays are manufactured ways for insurance companies to increase profit and discourage people from getting the care they need. They favor those with means and punish those who are struggling. Co-pays, deductibles, spending minimums, and charges for out-of-network care are all vehicles to ensure the health insurance industry's solvency and harm human beings.

What a moment in history we're in! I just want to acknowledge the work of this group and to encourage brave action. This is our chance. We've never needed it more. It's time to dismantle the for-profit/private system. This moment is just waiting for heroic champions to step in and lead the way. Other states will join us. Washington is perfectly set up to be first. Let's bring cradle to grave healthcare to the people.

The financial analysis that Bernie Sanders used to evaluate national universal healthcare (Gerald Friedman) also did an analysis for WA state to do universal healthcare. It showed that we can pay for 2 years of job retraining for current ins employees AND still save 11,000 dollars per year while covering everyone. Why are we doing anything else, if that's the case??

That we seem to be sliding backwards. The goal has been & should remain a pathway to Universal healthcare with zero cost sharing at point of services.

While the cost savings of a single, universal system are unparalleled, there are other factors to consider such as the increased healthcare residents would pursue, creating jobs and improving outcomes. The gains in mental health and addiction services would improve crime rates. The peace of mind people would have if they are facing large costs, would be immeasurable and allow them to focus on healing instead of financial worries.

That two of the options leave insurance "providers" in the mix. They are not providers.

People need healthcare!

Healthcare is a human right

We need universal healthcare to be a functioning society

I'm a healthcare provider who buys her own healthcare, with a significant ACA subsidy--and I've been passionately supporting universal healthcare for years now. Most of the people I know have too, and a lot of them are in healthcare too. Are you listening to us??

I support SB-5222. The Whole Washington health trust provides more than a pathway.

Residents are ready and universal healthcare is more popular than ever - we see the better outcomes obtained in other countries for less cost. All of this has been exacerbated by the pandemic with lives lost unnecessarily. It is past time to act - stop worrying and talking about the financial concerns and prioritize human lives. Profit incentives do not belong in healthcare. The system can be adjusted as we go, but we have to take this bold step forward. We know this is possible - make it happen. My diabetic son and millions more with chronic conditions will thank you.

I find it unreasonable that, in the middle of a pandemic, with hundreds of thousands losing their jobs and corresponding insurance, that this is even a debate. We need universal health care or we will lose thousands to this pandemic.

It has never been more vital to endure that all Washingtonians have the healthcare we need to survive, to heal and eventually to thrive.

So many people depend upon healthcare that is free cannot get normal health insurance don't have the ability to pay the price for private healthcare I believe healthcare is a human right.
Healthcare should not be for profit

I am only working to have insurance for my family - totally a wrong Reason to work. I know people who got married to have insurance coverage. Let's be the leaders in our country and get universal healthcare now

Many, but agree with Aaron Katz, do not lose sight of the end goal and that is where you see the most cost savings.

My background, retired PT x over 40 years, 36 in US, 5 in Norway, where I grew up. Been watching about 2-3 of these meetings and not able to comment within deadline before. Understand your concept of plans A,B,C. Here is how I see them: A - 1 publicly financed and administered Universal (add GOLD as in ACA for best reference) plan. Continue public/private delivery as now. Reimbursement = an average of what they get now minus estimated savings from going from multi payer to 1 payer system. Income based premiums/taxes. B- Multi publicly financed plans with Universal GOLD coverage, publicly/privately administered. Same reimbursement as in plan A. A public/private delivery system. ? need for different reimbursement systems due to many plans. ? universal income based premiums/taxes /affordability. C - Public/privately financed and administered multi plan/payer ? GOLD Universal coverage. A public/private delivery system. Many reimbursement systems due to multi plan system. Different forms of premiums, not all income based. Other comments: Major Goal is to get to plan A as fast as possible for most cost savings. (My example, in laymen's terms: Medicare admin cost 3-5 %, private 15-20%, excluding private and multi payer system, savings will be 15+ %) Cost savings for providers mainly achieved by going from multi payer to single payer! All premiums/taxes need to be income based for affordability. Strongly recommend enacting Whole WA bill to get to plan B ASAP. Modified for my L& I plan suggested below. Other public plans, incl. federal can then be incorporated later. Have not heard much discussion about the WA public plan that already exists for all WA workers, The L& I plan (this group incl. unemployed, under employed and self employed we need to get into a public plan to achieve affordability and cost savings) My suggestion is to use this public plan and make it into the L& I Universal public plan in your goal (A) last I stands for individual. Expand the payroll tax for L&I to cover everybody for a GOLD plan, where a combined % is covered by employer/employee and employer is free to cover part or whole of a max % for employee. Also need to include that employer has the freedom to offer supplemental insurance on top of public GOLD plan.(this can entice the self insured plans to get on board easier) Can existing subsidies for ACA recipients somehow be incorporated into this Universal plan by using income levels eligible for subsidies for a gold plan to help offset % an employee is paying for the GOLD plan through payroll tax? Add in the 1 % income tax as WW has in it's bill and hopefully the capital gains tax. Regarding cost sharing, it can be managed with a good utilization review program which L & I already have. But of course can be improved. Another benefit of 1 plan vs. several is that you get savings in time for providers to argue if one illness or injury needs to be covered by what insurance! Regarding holding cost down and improve quality of care, reimburse providers according to credentials, so MD services paid better than PA, PT services paid better than PTA.etc.(that is if PTA gives 50% of more of the treatment). Now a PTA can give the whole service and rates are for PT. In Norway outpatient services, that I know best, reimburse 3 ways, 1- a stipend for operational expenses, 2- fee for service (mostly time based, not procedure based),3- cost sharing with a top lid pr. year. (could be substituted with utilization review pr. L& I) I see cost sharing most needed to reduce over utilization in out patient rehab incl. chiropractic, massage etc. In Primary Care not needed in my view. As Kelly and Sherry mentioned it is important to have some cost analysis for savings of a public single payer plan not only in initiation phase but 5 years out and Taiwan would be a good place to get some figures. Or do we have figures from Medicare the first year and then year 5 ? I thank you for being able to follow your meetings and for all your good work and for being able to submit comments. I sure hope the work pans out in a Plan A within 5 years going from plan C in 2021 to B (Whole WA kind of plan) in 2022/3 and A 2025. (if Biden gets elected)

I think the most important point made during the meeting was that we need to develop a healthcare plan that is accessible for all WA residents. it should be open to anyone in the state who wants to enroll and they would just pay a specific taxed amount of their income.

This is so important for the health and safety of our society. Thanks for your hard work!

Unfortunately, I was not able to connect due to internet problems. Below is the public comment I had planned to share

Universal Health Care Work Group Comment David McLanahan, MD I'm a retired physician with 25 years experience caring for the underserved at Pac Med, Country Doctor, and the International Health Services clinics. I saw hundreds of people who delayed treatment because of financial barriers until carried into emergency rooms by friends or relatives. The Work Group is charged with recommending plans that will end this violation of human rights. The models need to be evaluated for feasibility, methods of financing, the role of government, and values. There are three proposals now being considered: Model A advocates to replace current coverage with a single transformational, integrated coverage program publicly administered, privately delivered, and financed entirely by progressive taxation (single payer system). Model B is not transformational. It looks to add some government controls over the plans that are mostly privately administered. Model C advocates for filling some gaps in coverage while preserving the system's overall patchwork structure. The Work Group's recommendations matter. Should it focus on differences in policy details of the models? Or, should it focus on differences in human rights values inherent in the models that will entail a bigger role for government? This choice matters. Will we have essential health care for everyone that is affordable for each of us, or will we perpetuate financial hardship and personal suffering by minimizing the government's role in health care? Work Group members who support financial hardship and suffering to avoid a greater government role, please raise your hand so we know who you are.

Emailed comments

We need a non-profit, state-run healthcare system as outlined in option A. In Washington state we have a bill that would create exactly that called the Whole Washington Health trust which is backed by an economic study done by Dr. Gerald Friedman, has been reviewed for implementability by the Department of Revenue and Employment Securities Department, would save \$9 billion dollars annually, and during a pandemic which demonstrates we should not have healthcare tied to employment, does not rely on federal waivers for people to start utilizing the program, and would ensure that we have a system that would cover residents irregardless of their employment status. Every other developed country has a universal healthcare system that puts people before profit and they have better outcomes, while spending less and covering everyone. I strongly recommend option A and we can get to option A by implementing the Whole Wa health trust.

It long over due for the USA to join the rest of the rich nations and offer universal healthcare for ALL. Thank you

Americans need safe, affordable, universal, Healthcare available to all Americans.