



One for All Single-Payer Universal Health Care Program Fact Sheet

What is *One for All*?

One for All is what could be the name of a comprehensive single-payer health care system for New Jersey. Under the plan, all New Jersey residents would be covered for all health needs. Premiums would be paid through the tax system. Insurance companies and doctors would be compensated from the state (the "single-payer") and residents would not be sent bills. There would be free choice of doctors, facilities, and treatments. Premiums for all current health care insurance plans, including employer plans, Medicare, Medicaid, and supplemental plans, as well as funds earmarked for charity care and other state programs, would be directed towards a single statewide program. With all state residents composing one massive insurance pool and the costs of uncompensated care (the cost of covering the uninsured), premiums would drop significantly.

Who would be covered under *One for All*?

All residents of New Jersey would be covered under one health care plan. Coverage is not linked to work, health, age or income, so no state resident would be excluded.

What would be covered?

One for All would cover all preventive, primary and hospital care, dental care, eye care, prescription drugs, mental health and treatment for substance abuse.

What would I pay?

There would be *no out-of-pocket costs*: no co-payments, deductibles or coinsurance. And no extra bills from health care providers.

What would it cost the State?

Less than New Jersey spends now. Billions of dollars in administrative waste are currently being spent on hundreds of insurance plans setting up different billing rules, review procedures and accounting games with all of New Jersey health care providers. Future cost increases are tied to the growth of New Jersey's incomes.

How's Would *One for All* be Paid For?

One for All uses the money that the government now spends on these same health care services, from Medicaid, Medicare and other local, state and federal health care services. In addition, a commission will determine another funding source that is fair and affordable, and builds upon the current funding that employers and employees pay for health coverage.

Where would I go for care?

Under *One for All*, the consumer chooses his or her own doctor, other health care professional, hospital, HMO or health center. The health care provider will be paid directly by *One for All*.

How would health care providers get paid?

Individual health care providers have a choice of payment methods. Most payments would be a fee-for-service. Providers could also choose a set payment for each patient or be a salaried employee of a hospital or clinic. Hospitals and other institutional providers are on global budgets, which include all their operating costs. Expenditures for new buildings or equipment are approved separately.

How would it be run?

The program would be run by a Board of Governors made up of representatives of consumers, business, labor, hospitals, doctors and non-physician health care professionals.

For more information on One for All, contact Mike Olender at the New Jersey Citizen Action Education Fund at (732)246-4772 or mike@njcitizenaction.org