

C-FARAR - Club For A Reformed American Republic
Working For Greater Liberty And Justice For All Citizens Of Our Democratic Capitalist System

Position Paper No. 5
Concerning Universal Access to Affordable Health Care Services

We are working to reform the system of laws governing provision of and access to medical and other healthcare services in America. We are doing so because America is not there yet. While these laws comprise a collection of valuable, effective and time tested systems and programs which taken together form the basis of one of the best healthcare systems in the world, our systems and solutions continue to fall short in providing affordable access to healthcare service to many Americans and in controlling costs of those services. Costs which escalate faster than incomes. THERE REMAINS WORK TO BE DONE.

In July, 2010 our republic finally took a long worked for leap towards universal access to healthcare services with the enactment of the Affordable Care Act, commonly referred to as Obamacare. This achievement capped a century long effort to implement one of the most basic of human rights; i.e. the right to get medical and healthcare treatment when it is needed. This long effort began early in the 20th century when we embarked on a long journey to address the overwhelming failure of our democratic capitalist system to provide for the healthcare of all Americans.

Much success has been achieved.....early on by private entities, by charity and community care organizations, by Employer provided insurance systems, by public sector employer provided systems and by Military Veterans healthcare services. And then in 1965 the watershed event, a major leap forward was taken with passage of Medicare and Medicaid. Subsequent improvements to all those systems over the last 50+ years have been made right into the 21st century. The Children's Health Insurance Program (CHIP) of the 1990's as well as the addition of Part D drug coverage to Medicare early in this century have steadily improved overall solutions to complex problems in our healthcare system.

And, then, the crowning achievement.....passage in 2010 of the Affordable Care Act. Together we have made giant strides and have come tantalizingly close to the goal of universal affordable healthcare.

But in spite of the successes over all those years, our systems still leave too many Americans unable to adequately access or afford the healthcare services they need. Many Americans still face a choice of financial ruin or life without adequate healthcare. Costs for everyday treatments and especially some of the more recently developed lifesaving and life quality improvements remain out of reach for many. Women, especially those with limited incomes, continue to face difficulty obtaining treatments they need for themselves and their children. Gaps in access to quality affordable health services continue to exist, and this leaves the provision of many critically needed medical and health services to be 'rationed' by the market economy to the disadvantage of citizens of lesser economic means.

It is time to finally close those gaps and correct those wrongs in our system. We need to provide seamless access/coverage, control the costs and guarantee reasonable and affordable access to the most basic human right; i.e. necessary medical and healthcare services when needed.

We at C-FARAR believe that this can and must be done without 'throwing the baby out with the bathwater'. We can and must preserve the great strides made over the last century in weaving together

a fabric of private and public solutions which today provides such great care to so many but still leaves so many without.

We, members of C-FARAR, believe that solutions to these last remaining problems are available if we elect a Congress which will enact the necessary reforms to our systems. These reforms must include:

1. Begin with our children. Fully and appropriately fund CHIP.
2. Reform the Veterans Health Service Administration...its funding and its management
3. Reform Medicare, including its funding, to make it financially secure for at least two generations
4. Reform the law and allow Medicare to negotiate prices of medicines
5. Reform laws governing Employer Provided Systems such that insurance plans must be transferable into retirement until eligibility for Medicare is achieved.
6. Provide a Medicare 'Buy In' option for anyone reaching age 60.
7. Reform Obamacare by:
 - a. Provide a Public Option
 - b. Stabilize Premiums of Private Insurers in the program
 - c. Reinstigate the individual mandate with tough 'means testing'
 - d. Increase incentives to the States to extend Medicaid

Human Rights aren't free. They must be VOTED FOR. Access to healthcare one can afford is the most basic human right. It is, in effect, the right to the 'pursuit of happiness' which comes with good health. VOTE FOR IT.