

OREGON JOINT TASK FORCE ON UNIVERSAL HEALTH CARE

QUESTIONS AND ANSWERS

We are the Oregon Task Force on Universal Health Care.

To help the people of Oregon understand our complex task, we produced this Questions and Answers Sheet. It can help you understand our work and respond to it. We will update answers based on feedback and future changes to the Plan.

You can send questions and comments to us by email at JTFUHC.Exhibits@oregonlegislature.gov. Or you can call us at (503) 986-1813.

What is Universal Health Care?

Universal health care is a system in which all people receive health care when they need it. This means people get the health care they need no matter their job, age, or how much money they have.

What is the Joint Task Force on Universal Health Care?

The Joint Task Force on Universal Health Care began in 2019. This was when the Oregon Legislature passed [Senate Bill 770](#).

Our task is to design a statewide single payer health care system for all the people of Oregon. This system would offer public health care that is:

- Equitable
- Affordable
- Comprehensive
- High quality

Our Task Force includes 13 voting members. They were appointed by the Governor and confirmed by the Oregon Senate. The 13 voting members represent many geographic, ethnic, professional, and cultural views. Non-voting members include legislators from both the House and the Senate and staff from government agencies. Our Task Force is called “Joint” because it is an effort of both the House and the Senate.

To view our Interim Status Report on our work, you can click [here](#).

Our Final Report is due to the legislature in September 2022.

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BASIC OVERVIEW

What is a Single Payer?

A single payer is a different way to pay for health care. Our current way is confusing because it has many different policies, benefits, and networks. A single payer would replace the current way. It would collect funds from state and federal taxes and then pay providers directly.

How would the people of Oregon benefit from a Single Payer plan?

We call our single payer plan the Universal Health Plan.

Single payer plans provide better care to more people for less money. They achieve this because they:

- Reduce complexity
- Encourage people to seek care when they need it
- Reduce administrative costs

Is a single payer plan possible in Oregon?

To have a state based single payer system, Oregon would need to pass legislation first. Then it would need federal permission to carry out the plan.

How would people in Oregon pay for the Universal Health Plan?

The Plan would receive funding that now goes to Medicare, Medicaid, and other federal and state health care programs. The funding system would also replace what Oregon families and employers spend now on premiums, deductibles, and co-pays. The new system would be based on what households and employers pay for health care costs in a way that would be fair and equal.

We expect the total extra taxes would be less than what people in Oregon pay now for health care.

Will the Universal Health Plan be designed with health equity in mind?

Yes. Health equity means that all people have a fair and just chance to be as healthy as possible. It also means that we fix injustices in systems. We have designed a Universal Health Plan to cover all people, with the same benefits and services.

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ELIGIBILITY AND ENROLLMENT

Would I qualify for the proposed Universal Health Plan?

All people who live in Oregon would qualify. There would be:

- No waiting periods to qualify
- No income limits
- No financial qualifications

How would I enroll in the plan?

It would be a simple process for you to enroll in the Universal Health Plan. You would be able to enroll quickly. You could enroll at health care offices.

When you would enroll, we would have to ask you questions to help our state receive funding from federal health care programs. We would ask for that in as simple a way as possible.

Could I keep my current health insurance plan if I wanted to?

There would be no reason to pay for and keep your current insurance plan. This is because your benefits would be provided by the Universal Health Plan. You may be able to purchase extra insurance for the rare service not covered.

If I lost my job would I still have health insurance?

Yes. This is because you and your family would qualify for the Universal Health Plan based on living in Oregon and not your job. A person's job would only be a factor for people who live out of state, work for Oregon employers, and pay income taxes.

Could people in Oregon opt out of the Universal Health Plan?

No. Opting out is not relevant since all residents qualify automatically. If someone did not want to use the health care from the Plan, they would not have to.

What if a visitor comes to Oregon and needs health care?

Visitors to Oregon would have access to the single payer's urgent and emergency health care services. Visitors would need to pay for health care they receive in Oregon.

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COVERED BENEFITS

What would my benefits be?

Benefits would be like the ones that public employees and those of large private employers enjoy now. Benefits would include:

- Ambulatory and emergency services
- Hospitalization
- Maternity and newborn care
- Behavioral health
- Prescription drugs
- Dental and vision care
- And more

Also, the plan would encourage more primary, preventive, and behavioral health care than many plans now do.

Long-term care benefits would not change. People who qualify for Medicaid would keep qualifying for long term care services. All others would receive skilled care benefits that state employees get now with their health plan.

Would dental, mental, substance use, and vision services be covered by the Universal Health Plan?

Yes.

Would home health care be covered?

Yes. It would be like the home health care coverage that public employees and those of large private employers enjoy now.

What if I wanted benefits that might not be covered by the Plan?

People who live in Oregon would be able to purchase insurance or pay out of pocket for services or benefits not included in the Plan.

What if I needed health care while traveling out of the state?

The Universal Health Plan would cover emergency and urgent health care needs of Oregonians when traveling out of the state. This is what many private health insurance plans do now.

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PAYING FOR HEALTH CARE - AFFORDABILITY

Would I have to pay anything when I see a health care provider?

No. You would not need to pay copays or deductibles.

Who would pay for my family's health care?

The Universal Health Plan would pool current spending by government programs into a single health care trust fund. This trust fund would be a state fund set up only to fund the Universal Health Plan. It would be separate from the state's general fund. Also, we would replace current family, individual, and employer spending on health care with a tax system that is based on ability to pay.

Would my health care costs go up?

The Task Force is working to set up a plan that would reduce the cost of health care for most people in Oregon. The new Plan would also seek to slow down or stop the increases in health care costs we have seen over the years. We will be able to offer you more information about this after we finish the financial analysis.

Would I need to pay more taxes?

Yes. This is because the new taxes would replace what you pay today in premiums and out of pocket expenses. Out of pocket expenses can be copays, deductibles, and employer deductions. But please note that for most, the total new taxes you would pay would be less than what you or your employer spend on health care now.

What type of new taxes might replace insurance premiums, copays, and deductibles?

We have explored a payroll tax and income tax. Under each situation, people in Oregon who have low incomes would pay less. Also, employers would contribute to the health of all Oregon residents by paying a progressive payroll tax.

Would the Universal Health Plan help reduce future bankruptcy due to health care costs?

Yes. For services provided under the Universal Health Plan, medical debt for covered services would no longer exist. All covered services would be fully paid by the Universal Health Plan.

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GETTING CARE

I've heard that in countries with universal health care there can be long waits for some health care services. Would that happen here if we adopted a universal, single payer system?

Our current health care system has delays now. These delays are due to pre-authorization requirements and the complex and always changing insurance system.

The Universal Health Plan seeks to reduce waiting times. It would achieve this by making access, enrollment, and payment less complicated for providers and the people they serve.

Would I be able to travel out of state to get health care from an expert at a nationally known facility?

The Universal Health Plan board would address when that would be covered. The Plan would have arrangements with out of state health care groups for unusual services or special situations.

HEALTH CARE PROVIDERS

Would I be restricted in my choice of providers?

The Universal Health Plan would allow you to see any licensed or certified health care provider on the Plan. Health care providers who deliver services covered by the Plan would be able to participate.

The Universal Health Plan Board would work to have the number of providers needed.

Would I be able to find a provider who understands my needs?

The Universal Health Plan Board would work with partners across the state to have a broad pool of providers with diverse professional and cultural backgrounds.

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ADMINISTERING THE PLAN

Who Would Govern the Universal Health Plan?

The Universal Health Plan would be a public program. A board would govern it. That board would report to the Oregon Legislature and Governor.

Board members would represent a variety of health care professionals and community voices. Regional groups would advise the Plan to respond to the unique needs of the diverse communities across Oregon.

This would be a government funded health care system. So, does that mean the government would be making my health care decisions?

No. While the program would be publicly funded, your health care decisions would be a private matter between you and your provider. The two of you would make all medical and other health decisions together. These decisions would be based on your individual health care needs.

Would private health insurance no longer exist?

No. Private insurance companies would be allowed to offer policies for health care procedures or benefits not covered by the Universal Health Plan. Insurers would not be allowed to sell policies for benefits covered by the Plan to people in Oregon.

What would the relationship be between the Universal Health Plan and Oregon Tribes?

The Board overseeing the Universal Health Plan would have a government to government relationship with the Tribes. Oregon Tribal members would have the choice to enroll in the Plan. Tribal health care providers would be able to participate in the Plan.

Would this Plan disrupt any services we have now for native people?

No. This would not disrupt any services that Tribal or Indian Health Services offer now.

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SHARE YOUR IDEAS

How can I share my opinions with the Task Force?

All meetings of the task force and its work groups are public. Meetings have time for public comment. We also invite written comments.

You can view our past meetings [here](#) and [here](#) (there are two separate pages on www.oregonlegislature.gov).

You can receive notice of future meetings [here](#).

We have been and will be doing outreach to the public. This outreach includes:

- Seven small group talks that we held from January to March. There were 8 to 10 participants. They were chosen with diversity in mind. You can view the report from these sessions [here](#).
- Six statewide online community talks that we will hold in June with people across the state.
- Six forums with the business community and health care industry in June and July.

Could Task Force members come present to a group I am a part of?

Yes. Please invite us into your community or group. You can ask for a presentation about our work via email at JTFUHC.Exhibits@oregonlegislature.gov. Or you can call (503) 986-1813.

CONTACT

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<https://www.oregon.gov/oha/HPA/HP/Pages/Task-Force-Universal-Health-Care.aspx>

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TOP 10 CHANGES FOR INDIVIDUALS

The Universal Health Plan would transform the way that people in Oregon get health care. Here are some of biggest changes.

1. Every Oregon resident is eligible

No matter what, you would be covered.

2. No premiums, deductibles, or co-pays

You would never need to avoid or delay care you can't afford. This also means no bills or medical debt.

3. Contribute based on how much you make

Instead of paying for premiums, copays, or deductibles, you would contribute based on how much you make.

4. See any participating provider

You would no longer be limited to certain clinics or providers based on what kind of insurance you have.

5. Funding for equitable, high-quality health care

In the current system, provider pay varies across insurance plans. The Universal Health Plan would equalize reimbursement across providers for the same high-quality care for everyone.

6. Everyone gets comprehensive health benefits

7. Better access to behavioral and alternative care

The Universal Health Plan would be designed to make additional investments in different kinds of care to increase coverage and access statewide.

8. Dental coverage for all Oregonians

Everyone would have coverage of dental benefits like state employees have in the current system.

9. Insurance does not depend on employment

Whether or not you have a job with health benefits, you would be eligible for the Universal Health Plan.

10. Transparent public board focused on equity and health