

Clean up California's  
health insurance mess...



## Join the *OneCareNow* 365-City Campaign to pass SB 840 Universal Health Insurance

Senate Bill 840 (Kuehl) means real health care benefits.  
Not just junk insurance, but full care for all, for life, for less.

- **Health Security** for every resident with full coverage for life
- **Free choice** of a primary doctor or group
- **All needed care** including hospital, emergency, prescription drugs, dental, vision and more
- **Pre-existing conditions** covered
- **No co-pays or deductibles** for at least two years
- **Big savings** for most insured families — up to \$300 to \$3,000 per year\*
- **Efficient administration** cuts costs 25%\*
- **Fair reimbursement** to all providers
- **All from one plan**, one risk pool, one efficient non-profit insuring system

Join Us Now

\* Data from the Lewin Group economic impact study of Kuehl SB 921 in April 2004. SB 840 is modeled on SB 921.

# Our “movement of millions” will bring high-quality, universal health care to California and you can join right in your home town

Please sign the SB 840 Petition below or online at [www.onecarenow.org](http://www.onecarenow.org). Then find your city listing and call the local director of your “Community Action Team” to get involved. Teams in more than 365 California cities are conducting educational and public awareness “action” events — one event per day, in a different city, for one year — to demand passage of this landmark legislation. Here’s how SB 840 universal health insurance will transform our wasteful, costly and unjust health care system:

## Step 1. Establish one non-profit insurance plan to reduce administrative costs.

Single insurer systems cut administrative costs. Four independent studies show that simplifying health care administration can lower costs by 25%–30% and save California as much as \$20 billion a year.\*

Single insurer systems use their purchasing power to cut prescription drug and medical equipment costs. This can save California as much as \$5 billion a year.\*

Medicare uses a single insurance plan and keeps administrative costs under 5%. Veteran’s Administration uses one to cover veterans. Kaiser uses one to cover its members. SB 840 costs are also projected at under 5%.\*

## Step 2. Provide reliable, quality coverage for all Californians. For life.

Under SB 840, you will choose your own doctor. You and your provider, not insurance agents, will decide your care.

All needed services, drugs, hospital stays, therapies, and medical equipment will be covered.

And every resident will be continuously covered for life. You don’t lose insurance if you lose your job, or change your job, or if you have a “pre-existing” condition.

## Step 3. Create a health-focused — not profit-based — administrative system.

Nothing will change between you and your provider.

But for the first time, California will have an independent non-profit administrative team to oversee the system, manage costs and maintain quality.

SB 840 will establish a non-partisan Commissioner of Health, a Health Policy Board and a network of consumer advocates, including community based “Partnerships for Health” to identify and help solve local service problems.

Since all payments will be made by the California Health Trust Fund, all data from providers will be funneled to one place for maximum efficiency and fraud prevention.

## Step 4. Improve the business climate by controlling health care costs.

With SB 840, *all* California employers will pay an affordable health insurance premium based on their payroll, resulting in a level playing field among competing businesses.

And since *all* employees will also contribute their fair share to premiums, labor-management strife over health care should end.

## The Bottom Line: full care, for *less*.

According to an independent Lewin Group\* study, for most California employers or individuals who now have private insurance, SB 840 will cost them less for comprehensive coverage.

With no deductibles or out of pocket costs to pay, California families could save from \$300 to \$3,000 per year\* while businesses could save from \$300 to \$2,000 per employee.\*

California could have a net savings of \$8 billion\* in the first year of universal health care, up to \$343 billion\* after 10 years and be the first state in the nation to truly *control* costs while insuring all residents.

\* Data from the Lewin Group economic impact study of Kuehl SB 921 in April 2004. SB 840 is modeled on SB 921.

OneCareNow.org is a project of Health Care for All—California.



## Sign our Petition for OneCareNow.org below and fax or mail this form today!

*I hereby call on the Legislature and the Governor to enact Senate Bill 840 to provide comprehensive, high-quality health insurance for all Californians. SB 840 is based on the following principles:*

- *One single-payer health insurance program that covers every California resident*
- *High-quality care, comprehensive benefits and choice of primary care provider*
- *Affordable for individuals, families and businesses*

Signature \_\_\_\_\_

Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Phone \_\_\_\_\_ Email \_\_\_\_\_  
Organizational Affiliation \_\_\_\_\_

- Yes – Send me updates on this campaign.  
 Yes – I want to volunteer time.  
 **Yes – I want to donate NOW.**

Please make your check payable to **OneCareNow.org**  
And mail to:  
**OneCareNow Campaign**  
2130 Fillmore Street, #343  
San Francisco, CA 94115-2224

Amount enclosed: \_\_\_\_\_

Fax to: (415) 821-8202. Or call: (888) 442-4255

California’s 365-City Campaign for Universal Health Insurance

# ONECARENOW.ORG