

Letter to the Editor: Health security for all New Mexico residents

Written by Gallupsun Staff
Friday, 14 August 2020 04:48

As the covid-19 pandemic has gripped our nation, the deep flaws and inequities of our health care delivery system are being brought into sharp relief. Climbing insurance premiums and sky-rocketing prescription drug prices are not new; but now we can see clearly how **my health** is so closely intertwined with that of

my neighbor

, so that

public health

becomes critically important. Instead of rationing health care by wealth, as our current private health insurance system does, health care needs to be treated as the basic human right that it is.

The New Mexico Health Security Campaign has been at work since 1992 to carefully develop a plan for universal health care for all New Mexicans, with comprehensive benefits including mental health care, freedom of choice of health care provider (no more networks), full protection of those with pre-existing conditions, and substantial cost savings. The Health Security Plan will not be government run, but will be accountable to the public and directed by a geographically representative citizens' commission (like a cooperative). It will not be funded through tax increases, but will be paid for by existing public dollars (such as Medicaid and Medicare) and sliding-scale premiums and employer contributions, both of which will be capped. If you lose your job or change jobs, your health coverage stays with you.

Administrative costs of our complicated private insurance system will be reduced. The private insurance industry will be shifted to a secondary but important role, for supplemental insurance coverage for services not covered by the health security plan (such as long-term care, dental, etc.), and for their expertise in the mechanisms for claims collection and payments.

Advantages of the plan for **businesses** include reduced administrative costs of shopping for, administering, and monitoring health care plans; helping to attract and retain skilled workers, since health coverage is now included; and reducing the cost of workers' compensation and automobile insurance policies.

Seniors will not lose any of the benefits or rights they have under Medicare.

Health care providers

will find complex and costly billing/collection processes, as well as prior authorizations and ever-shifting network formularies greatly simplified.

The NM Health Security Plan will be administered by a 15-member independent

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nongovernmental commission, geographically represented, with 10 commissioners representing consumer and employer interests, and 5 representing provider and health facility interests.

Developed painstakingly since 1992, the Campaign is a statewide nonpartisan coalition of over 170 organizations and numerous individual supporters. It has been carefully crafted for our small, unique state.

Never has it been more needed - socially, economically, and morally.

Please go to the website, www.nmhealthsecurity.org to learn more, and to sign up for email updates. The Health Security Act will be presented at the 2021 New Mexico legislative session early next year. Your knowledge and excitement about what this could mean for the people of our state will be critical to getting it passed into law, and we need your support. When passed, it will take about 3 years to be up and running.

Stay tuned!

Kathleen Mezoff M.D.
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