

**Things you can do now to make healthcare coverage for all Hoosiers a reality:**

1. Call, email, write or visit your state representative and senator. Let them know how important it is to you and your family to have a single-payer healthcare plan that covers all Hoosiers.  
  
Find email addresses at:  
[www.in.gov/apps/sos/legislator/search/](http://www.in.gov/apps/sos/legislator/search/)  
Indiana Senate: toll free: (800) 382-9467  
Indiana House of Representatives: toll free: (800) 382-9842
2. Encourage your civic group, religious, business organization, trade association or union to endorse the HCHP campaign.
3. Invite an HCHP speaker to talk to your professional, social, neighborhood or community group.
4. Make a tax deductible donation to HCHP. See our web page [www.hchp.info](http://www.hchp.info) for details.
5. Sign up at [www.hchp.info](http://www.hchp.info) to get email updates on activities around the state.
6. Tell your friends, neighbors and co-workers about the HCHP campaign.
7. Write a letter to the editor of your newspaper about the need for a comprehensive, single-payer health plan for Indiana.
8. Ask your city council to adopt a resolution calling for a comprehensive, single-payer health plan. See [www.healthcare-now.org/campaigns/win-win/](http://www.healthcare-now.org/campaigns/win-win/)
9. Contact HCHP to find out what else you can do in your community to help bring universal healthcare to Indiana.
10. Keep checking our web site to see the progress we are making: [www.hchp.info](http://www.hchp.info)

**HCHP**  
**PO Box 2632**  
**Bloomington, IN 47402-2632**  
  
[www.hchp.info](http://www.hchp.info)  
 email: [hoosiers@hchp.info](mailto:hoosiers@hchp.info)



**What is HCHP?**

**Hoosiers for a Commonsense Health Plan**—is a group of citizens of all ages. Some of us are employed, some are retired and some are students. Our group includes physicians, nurses, and other healthcare workers, as well as many people in other kinds of occupations, including business owners. We are not affiliated with any political party. The one thing we all share is the wish to improve healthcare in Indiana through a single-payer insurance system.

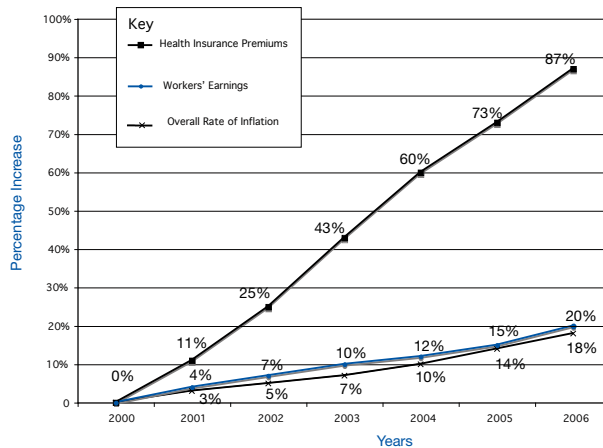
In 2006, the group became registered as a 501(c)(3) not-for-profit organization, which means that donations to HCHP qualify as charitable donations for tax purposes. More information is available on our web site.

We are a lively and friendly group of people and welcome your inquiries and your participation. Please check the web site for information on meetings or email us.

**Consider these questions:**

1. What happens if my job is down-sized, or if I become ill and can no longer work and I lose my health insurance?
2. If my employer eliminates health insurance as a benefit, will I be able to afford to insure myself and my dependents? The average family premium is \$12,000 per year plus co-pays and deductibles.
3. Should healthcare be rationed by ability to pay?

**Health insurance premiums are rising much more rapidly than inflation or workers' earnings**



Source: Employer Health Benefits 2006 Annual Survey, Bureau of Labor Statistics



**Affordable  
 Healthcare for  
 ALL Hoosiers?**

**Making it happen  
 with a not-for-profit  
 single-payer  
 insurance plan**



**Hoosiers for a Commonsense Health Plan**  
 Citizens united for universal healthcare

[www.hchp.info](http://www.hchp.info)

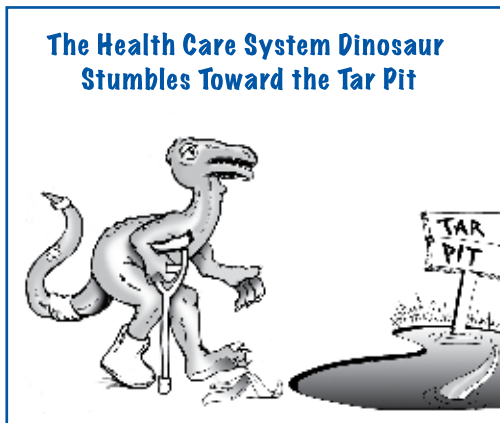
## Healthcare in Indiana

- Nearly 750,000 Hoosiers are without any health insurance.
- Indiana has one of the highest rates in the nation of families filing bankruptcy because of medical expenses. In 2004 almost 28,000 Hoosiers filed for this reason, affecting more than 77,000 family members, and 75% of them HAD insurance at the time they began having health problems. In our current financial crisis bankruptcy filings are up 30%, and, not surprisingly, medical bills are a major cause of home foreclosures.

## Healthcare in the United States

We spend more money per person on healthcare than any other country on earth, yet our healthcare system is ranked 37th by the World Health Organization.

The United States is the only country in the industrialized world without healthcare for all its citizens.



*"Healthcare costs in Indiana are among the highest in the country. Our rising cost of health insurance coverage, combined with lost productivity due to illness, has made Indiana a less desirable place to do business."*

Governor Mitch Daniels

Quoted in newspapers across the state in June, 2005.

## Can we afford healthcare for all?

The fact is that we pay now for healthcare for all—but it is very poor healthcare at a VERY high cost. **18,000 Americans die each year due to lack of health insurance.** (Institute of Medicine 2002).

Those with private insurance subsidize those without—and the system is so wasteful and inefficient that **in this country we pay more and get less for each healthcare dollar than anywhere else in the world.**

## A new not-for-profit single-payer system for Indiana

Economic impact studies have repeatedly found that not-for-profit single-payer systems offer the most viable financial solution to the healthcare crisis. For instance Medicare, established 40 years ago, is a not-for-profit single-payer insurance program for everyone over 65 and people with disabilities.

Hoosiers for a Commonsense Health Plan (HCHP) supports legislation that will provide all residents of Indiana with comprehensive healthcare and prescription coverage using a not-for-profit single-payer system.

## How a not-for-profit single-payer system would work

A public trust fund would be established and a board of appointed and publicly elected members from throughout Indiana would administer the plan. It would expand coverage to all Hoosiers and remove all barriers to medical care while implementing preventive care programs.

## Is this socialized medicine?

No. In socialized medicine the government owns the hospitals and employs the doctors. A single-payer system is publicly financed but privately delivered. As with our current Medicare, health care professionals bill the public system, and patients have the right to choose their own doctors, hospitals, etc.

## A not-for-profit single-payer system would SAVE money by:

**Streamlining administrative costs and reducing paperwork.** In Indiana, we estimate that every year this will save over \$1 billion.

**Negotiating bulk rates** for drugs, medical equipment and supplies.

**Controlling costs** through determining budgets for hospitals and by negotiating fees with physicians.

**Combining current sources of state health spending into a single fund.** Modest new taxes would be fully offset by reductions in premiums and in out-of-pocket spending.

**Implementing preventive care programs** and by treating medical problems promptly when they occur, rather than waiting until people become more seriously ill and require more complex and expensive treatment.

## Where would the money come from?

- Money would come from a public trust fund, a progressive income tax, and a payroll tax.
- These taxes would REPLACE current private insurance premiums, co-pays and deductibles.
- Every employer and every taxpayer will contribute to a healthcare fund administered by the state. **These total contributions are estimated to be LESS than the amount that most families and employers in Indiana pay now.**

A not-for-profit single-payer system would guarantee access to healthcare for every resident of Indiana without increasing overall costs to families or businesses.