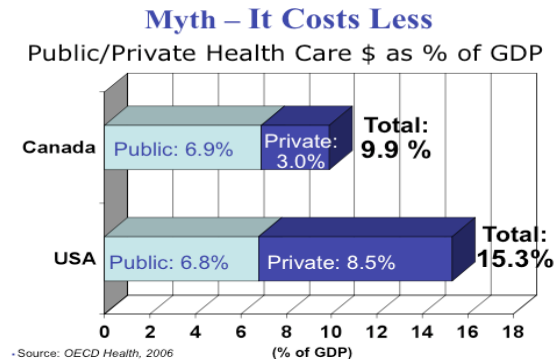
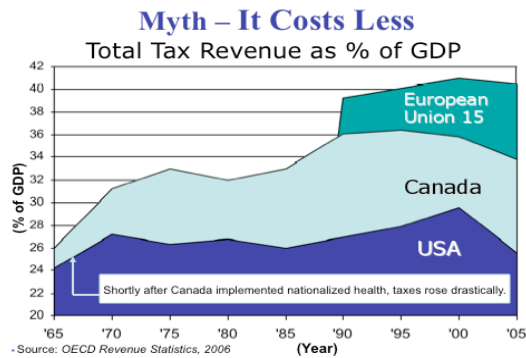


## What a Single-Payer System Really Means

The New Mexico Association of Health Underwriters (NMAHU) supports “universal health care” in referring to a concept that every New Mexican should have affordable, high-quality care. NMAHU believes that a combination of public and private sector delivery models will help achieve this goal, rather than the implementation of a single-payer model run by the government. Below are a few points that illustrate myths and facts surrounding single-payer:

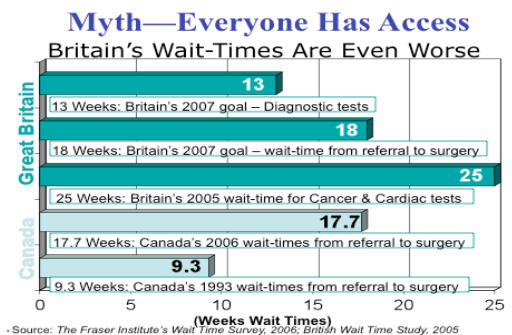
Implementing a single-payer model will cause radical changes to our finance system by doing away with our current insurance system. It is important to realize that health care costs are not expensive due to insurance; rather, insurance is expensive because of rising health care costs.

In government-run health care systems there is never enough money to provide timely care and the latest technology. Since health care funds compete with other government programs (education and welfare).

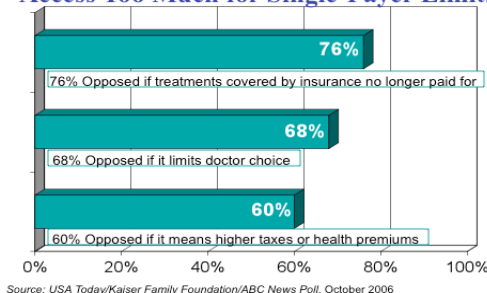


Single-payer plans inevitably control costs by rationing health care. Citizens in countries with single-payer health care models often wait months to see a doctor or specialist or to receive much-needed medical treatment.

While Single-payer plans can offer all citizens some type of health coverage, they cannot guarantee access to medical care – much less prompt delivery of quality care.



**Americans Value Freedom of Choice & Access Too Much for Single-Payer Limits**



Single-payer plans hold down costs by having one centralized government bureaucracy make all decisions with regard to health care services and prices. Single-payer means limited choices for consumers and discourages creativity, efficiency, quality and innovation among providers while creating a negative financial environment for health professionals, exacerbating our ability to retain and recruit providers of all types.