

# The Missing Narratives in the Debate on “Medicare for All”

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*The onslaught of misinformation from the corporatist wings of both political parties and media biases against universal healthcare are obviously confusing the electorate. This is seemingly evident in this week’s Super Tuesday with Joe Biden winning the majority of the states. This confusion leaves citizens bewildered about how they will pay their bills unless a fundamental overhaul of medical insurance is undertaken. More important, what will happen when you are diagnosed with a serious illness and are not fully covered? What are your chances of joining the ranks of the 530,000 families that file bankruptcy annually for medical reasons?*

According to [a study published last year](#) by the American Journal of Public Health, 66.5% of bankruptcies are medically-related. In the past, it was rare for people to go bankrupt because they did not have accessible medical care. There was a time in the US when medicine carried a higher standard of ethics. The Hippocratic Oath was respected and no one was denied medical care because they could not afford it. But that was in the past. Obama’s Affordable Care Act, which Biden continues to believe is a successful piece of legislation, has done little to mitigate the increasing financial burden on individuals and families. In fact, quality of healthcare has steadily declined.

Now with the threats of a coronavirus pandemic, we are learning that we may need to pay for diagnostic testing and very likely treatments. If you are returning to the country from overseas, you may be forced to pay for the time in quarantine even if you test negative for the virus. And it is certain that the pharmaceutical industry will attempt to capitalize on this pending disaster.

The Democrat Party’s full throttle assault to undermine the legitimacy of Bernie Sanders’ campaign is being orchestrated by the insurance and medical industrial complex, which has bought unbridled biased coverage across the media waves. The goal is to effectively sustain Obama’s failed healthcare efforts. After listening to dozens of commentators on CNN, MSNBC, Fox, and the pseudo-health journalists at the *New York Times*, one would think that Bernie is only offering free stuff to everyone and at enormous cost to tax payers. Therefore to remove Medicare for All from the national dialogue before the November presidential election, the neoliberal forces are uniting behind Biden.

No one truly knows how much a national universal program would cost. Forecasts for a 10-year period range roughly between \$13 trillion and \$48 trillion. One thing is certain. The math is simple. It would be extremely expensive and for it to succeed dramatic infrastructural changes would need to be made throughout the entire system. That conversation is long overdue.

However, perhaps this is the wrong argument because it is based upon the Democratic Party's deep seated cognitive dissonance to protect the vested interests of Wall Street's financial community, Biden's allegiance to the credit industry, the military industrial complex, and the pharmaceutical and agro-chemical industries. In effect, the entirety of corporate America and the deep state, its lobbyists and oligarchic billionaires, and their sounding board in the mainstream media, are on one side of the scale while the urgent humanitarian medical needs of average citizens are on the other. All that weighs on the side of Bernie are the educated adults, unionists, working people, and those who understand climate change and the need for a comprehensive and equitable healthcare system. And after Super Tuesday's disturbing results, it might not look good for the revolution that must take place across the nation.

In part, it may be Sanders' campaign's miscasting the argument that has failed to win over moderate Democrats. Therefore what do we need?

First, Medicare for All is doable and affordable. In fact, it can potentially save \$1.7 trillion a year by removing from the equation unnecessary and unconscionable profit to private insurance providers and the large mega-hospital networks. There is no reason for having so many levels of bureaucracy between direct medical care and the patient. Every industry directly involved in providing treatment and care would continue to profit. But it would be a reasonable profit. Instead we have a medical industry that is excessively greedy and eager to take advantage of loopholes in order to milk the system for whatever it is worth.

The problem is that we can have Medicare for All only after we seriously look at what it costs to treat a patient and make efforts to reduce the exorbitant waste that has been programmed into our current system. How is it that a hospital can charge \$787 for an adult and \$393 for a child for a one dollar bag of intravenous saline solution, plus an additional \$127 to administer it? Americans spend more on prescription medications than any other developed nation, as [drug prices can soar](#) ten times the rate of inflation. Daraprim, for example, which is prescribed to fight one of the world's most common parasitical infections that causes toxoplasmosis, can cost \$45,000 per month, or \$750 for a single pill that costs \$13.50 to manufacture.

Based upon earlier figures between 2012-2015, about \$2.6 trillion can be saved by removing bureaucratic waste. This includes \$275 billion on private insurance paperwork, \$55.6 billion on liability, \$471 billion for insurance billing, \$140 billion for medical fraud (2016), \$210 billion for unnecessary medical testing, and \$190 billion for wasteful administrative services. [Back in 2016](#), the *British Medical Journal* reported that medical error is the third leading cause of death in the US. As a result over \$1 trillion is spent on avoidable medical errors.

Universal healthcare will not break the economy. What is breaking the economy is our current broken medical system. Universal, quality care is easily within reach but only after the health of the population is given preference over the healthcare system's vulture capitalism. Then Americans will no longer have to worry about bankruptcy, which further contributes to the stresses associated with ill health, because they cannot afford the treatments or medications without putting themselves and their family into perpetual debt.

Second, providing universal healthcare does not guarantee that patients will receive quality care. If we are truly honest with ourselves and ask whether the US has the best medical care

available, the answer should be a resounding no. American emergency medicine is exemplary. However, chronic care for treating heart disease, cancer, diabetes, pain management and neurological conditions has been a dismal failure. More physicians need to be brought into the system without the anxiety of paying off enormous school debt and being forced to work to exhaustion. Bernie would be wise to make medical education free in return for young doctors committing themselves to charging reasonable fees if they wish to remain within the system. If a doctor prefers to gouge patients, that is their right to do outside of the national system.

Finally, the US lags far behind in implementing a national preventative program. Very little is being done to prevent diseases shown to be directly related to life-style, diet and toxic conditions in our environment. A viable prevention program would begin by supporting and mandating holistic health programs in our schools beginning with grade school. Why does offering school courses in "How to be Healthy" seem absurd when it has been shown repeatedly in the scientific literature and efforts in other advanced nations to avoid preventable illnesses and further reduce avoidable medical costs? But in order to launch a comprehensive preventative program at a national scale, only respected educated health consumers should be in charge. Entities representing private corporate interests should be prohibited since they are responsible for the medical disasters that now demand for universal healthcare. If Obamacare and the current corporate medical establishment were truly effective, there would be no discussion about Medicare for All.

Yes, universal healthcare will be expensive and cost trillions. But how many trillions will it save when all else is considered for how many lives will be saved and how healthier the nation would be if comprehensive measures were taken to prevent disease in the first place.

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