

Confused about what Universal Health Care means?

You're not alone. Simply put, it means that everyone has health insurance. There are different ways to achieve this. Some work better—and cost less—than others.

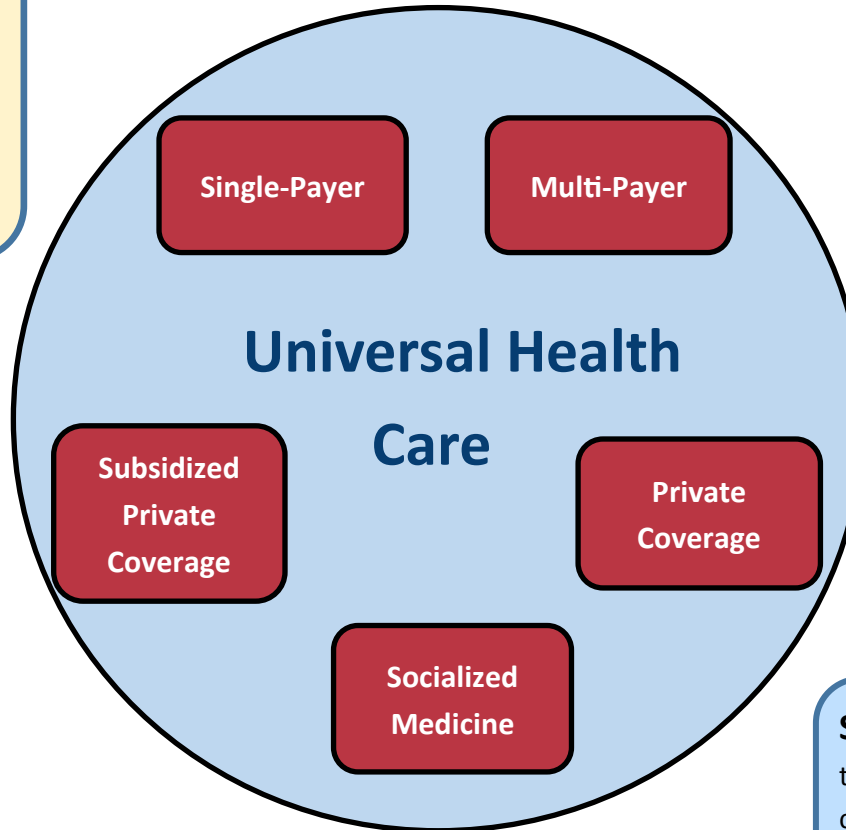
Single-Payer— The government regulates and administers every aspect of health coverage, and pays providers for their services. Traditional Medicare is an example of a single-payer system, as is Medicaid. Also called “Medicare for all”.

Subsidized Private Coverage — Coverage provided by private insurers with the cost to the consumer subsidized by the government. NY State of Health’s Marketplace is an example.

Multi-Payer— Similar to single-payer, but with the government outsourcing claims processing and provider payment to private insurers. Examples of multi-payer systems in the US include Medicare Advantage and Medicaid Advantage plans.

Private Coverage — Coverage provided by private insurers with no government premium subsidy, i.e. employer sponsored plans or unsubsidized individual policies purchased via NY State of Health.

Socialized Medicine — The government is the administrator, payer and employer of health care providers, and the owner of health care facilities. The VA (Veterans Administration) healthcare system is an example .



The **New York State Association of Health Underwriters (NYSAHU)** is the professional trade association of New York health insurance agents, brokers, general agents and employee benefit consultants.

NYSAHU supports universal health care. We believe that the integration of existing public plans with market-based solutions is the most economically effective and responsible means of making affordable health care accessible to every New Yorker, and we're willing to work with other stakeholders to achieve this important goal. For additional information contact media@nysahu.org

