

Universal Health Care Coverage

Sen. Ted Kennedy (D-MA), Chairman of the Senate Health, Education, Pensions and Labor Committee, and Rep. John Dingell (D-MI-15) introduced their legislation to give all Americans quality healthcare. Their bill will extend Medicare to all Americans, from birth to the end of life, and will reduce costs. It also puts a new emphasis on preventative care, because preventing illness before it occurs is always better and less expensive than treating patients after they become ill.

Every enrollee in the expanded Medicare program is guaranteed the right to go to the doctor, hospital, or other health care provider of their choice, just as they are under the current Medicare program. The benefits include Early and Periodic Screening, Diagnostic and treatment (EPSDT) services.

The plan will be financed by a combination of payroll taxes and general revenues that will substitute for private payments. A preliminary estimate of the payroll tax financing necessary will be a payment of 7 percent of payroll by businesses and 1.7 percent by workers earning over \$25,000. By comparison, businesses providing coverage today spend an average of 13 percent of payroll to cover their workers.

Impact on General Dentists: Universal health care is starting to garner some attention on Capitol Hill. While this is certainly a very far-reaching approach to solving our health insurance problems, Kennedy and Dingell (both high level leaders in their respective chambers) are throwing down the gauntlet with the introduction of these bills. Although it is not likely that we will see universal health care enacted during this Congress, and certainly not under this president, legislators are certain to keep broaching the subject as we move further into the insurance debate.