



Quality, Affordable  
Health Care  
for all  
New Mexicans

# HEALTH SECURITY *for* New Mexicans

## What is the Health Security Act?

- The Health Security Act is a method of financing our health care costs. It will work like an insurance company but it will be a co-op rather than a for-profit corporation.
- The Health Security Act is a single risk-pool of New Mexicans. This will reduce the overall cost of health care coverage to individuals and will allow everybody in New Mexico to be covered for health care.
- Many people feel that a single-payer universal health care system is the best way to provide the least expensive reasonable health care coverage for all. The Health Security Act is very close to a single-payer universal system except that it does not try to cover veterans, people covered by the Indian Public Health Care System, people covered by Tri-Care, the military health care system, and for people who are covered by an Erisa based system.

## What will it cost me?

- This is a very difficult question to answer. The studies that have been performed have evaluated the costs for the entire state but the actual monthly payment cannot be calculated until all of the rest of the details have been worked out, such as whether vision or dental is included, etc.
- The Mathematica Study found that if we were covered under the Health Security Act this year that we would save \$187,000,000 over what is being spent without the Health Security Act!
- The Mathematica Study did reveal that people who earn under \$180,000 per year will see a reduction in what they would be spending now on a plan equal to the New Mexico State Employee's Plan.

## How good is the coverage that is offered?

- The Health Security Act proposed legislation specifies benefits equal to the New Mexico State Employee benefit package. Also the HSA will negotiate bulk purchasing of prescription medication.
- The Health Security Act will allow you to go to the doctor or hospital of your choice – you can go out of state if you need.
- The Health Security Act will accept all citizens with no regard to pre-existing medical conditions!
- Every procedure in every hospital and every doctor's office will be paid for by the Health Security Act. Doctors will be able to plan what is best for you rather than what is acceptable to the insurance carrier when choosing a treatment plan for you!

## Will taxes have to be raised?

- According to the Mathematica Study there will be no need to raise additional revenue to cover the costs of running the Health Security Act. This means that your taxes would not have to go up.
- The cost savings of the Health Security Act, by eliminating the cost to us of profit for the health insurance companies, will save enough money to provide coverage of the more than 400,000 people in New Mexico who do not now have insurance coverage.
- There is a strong indication that auto insurance premiums and workers compensation insurance premiums will be reduced because the health coverage of the Health Security Act will pay for those treatments no matter what the cause.

## Has this been tested anywhere else?

- Co-ops are the foundation by which the United States developed. Co-ops built the farms and ranches of the mid-west and the west by providing water, sewer, electric, phone services and distribution networks for the farm and ranch products. There are many successful co-ops in operation today.
- The United States is the ONLY industrialized country in the world that does not provide some form of single-payer universal health care coverage.
- If you read or hear that this type of system is a total failure in one country or another you need to check the source. The health insurance industry has a lot to gain if they can convince us not to change from our current system and they have a whole lot of our money to spend in advertising and for bogus studies, etc.

## How can I help make it happen?

- Join the Health Security for New Mexicans Campaign at [www.nmhealthsecurity.org](http://www.nmhealthsecurity.org)
- Contact your senator and your representative and insist that they vote for the Health Security Act in the 2007 Legislative session.
- Contact Governor Richardson and Lt. Governor Denish and insist that they vote for and support the Health Security Act.
- Donate to the Health Security for New Mexicans Campaign at [www.nmhealthsecurity.org](http://www.nmhealthsecurity.org)
- Call (505) 897-1803 or (505) 856-8359 or (505) 899-6275 or [www.whatifyouknew-nm.com](http://www.whatifyouknew-nm.com)