

Testimony in support of S0346: The RI Comprehensive Health Insurance Program

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To Chair Murray and the honorable Members of the Senate Health and Human Services Committee:

Our health care system is expensive, inefficient and inaccessible to a large part of the population.

- The US spends nearly \$13,000 per person annually on healthcare—double of what other high income countries spend—yet has worse outcomes in life expectancy, infant mortality, and chronic disease management.
- Administrative inefficiencies and profit-driven insurers contribute significantly to these high costs.
- Around 85 million Americans are uninsured or underinsured, leading to delay of, or not even accessing medical care. Approximately 60,000 people die annually due to lack of timely access to care.
- Rural areas face severe shortages of doctors and hospital closures.
- Medical debt is a leading cause of bankruptcy in the US, affecting about 500,000 people annually.
- High drug prices force many Americans to ration medication or prescriptions altogether.
- Health outcomes vary significantly based on income, location and race. For example, low income individuals have life expectancy up to 10 years shorter than wealthier Americans.

The specific health care situation and related figures for Rhode Islanders are outlined in detail in the “Legislative Findings” section of the bill.

In comparison, the health care systems in Canada, the United Kingdom and in European nations demonstrate how universal health care can deliver better outcomes at a fraction of the cost, by prioritizing public well-being over corporate profits. These countries consider health care to be a basic human right.

From my experience from growing up in Germany, I remember that cost, access to, and quality of health care were nothing people worried much about, because everybody had health insurance that covered medical and dental care, and prescription drugs. Co-payments, if any, were affordable.

In contrast, and out of the above reasons, many Americans deeply worry about getting seriously ill, and if and what their insurance will cover, fearing that they and their family will go into bankruptcy and lose everything they own, their home and their life savings—and these are the persons who have insurance. Those who don’t worry because they may just suffer or even die, because without insurance treatment may not be something they can pay for.

I support S0436 because it will implement universal, comprehensive, affordable single-payer healthcare insurance, and a mechanism to finance such insurance with an economical and efficient Medicare-for-all style single-payer program.

Please bring the bill to a vote in 2025—you will actually save lives, and the Rhode Islanders will thank you for it.

Thank you very much for considering my input, and thank you to Senator Bell for introducing this important bill.



Dr. Hans Scholl

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