



## OPERATION SHOUT!!!

**NMAHU needs your help defeating House Bill 101, The Health Security Act.** HB 101 would create a study on the feasibility of establishing a universal health care system in New Mexico and then form a commission that would establish this system based on the study. HB 101 has already passed the House Judiciary Committee on an 8-4 vote and has now been forwarded to the House Finance Committee. HB 101 is more than just a study, as it is charged with making recommendations to the legislature on how to implement a universal health care system in New Mexico. **We encourage you to educate your lawmakers on the negative impact a universal health care system could have on New Mexico by acting on this Operation Shout.**

On 03/07/17, the House Appropriations and Finance Committee listened to arguments for HB 575, which passed the committee with a 10-8 vote.

Use this link to find more information about HB0575:

<https://www.nmlegis.gov/Legislation/Legislation?chamber=H&legtype=B&legno=575&year=17>

<https://www.nmlegis.gov/Sessions/17%20Regular/firs/HB0575.PDF>

*Use template below to send to your NM state representative a message:*



Dear Representative \_\_\_\_\_:

**As a member of the New Mexico Association of Health Underwriters (NMAHU), representing agents and brokers involved in the sale and service of health, long-term care, disability and other insurance products, I urge you to oppose HB 101, The Health Security Act.** HB 101 would create a study on the feasibility of establishing a universal health care system in New Mexico and then form a commission that would establish this universal health care system based on the study. HB 101 is not a realistic approach to reducing the cost of health care or improving access.

A universal health care system would place huge costs and responsibilities on the state of New Mexico at a time of structural budget deficits. Universal health care really isn't free since it must be paid for somehow. This means expenses for health care would have to be paid for with higher taxes or spending cuts in other areas such as education, infrastructure, etc. Moreover, there will be unintended consequences instituting a universal health care system. New Mexico would be opening the door for the country's sick to come in at the expense of New Mexico's tax payers.

Additionally, a government-controlled health care system would lead to a decrease in patient flexibility because of controls that would need to be put in place to keep costs from sky rocketing. In turn, this would also likely lead to a reduction in doctor flexibility and poor patient care. This would likely be compounded with patients being subject to very long waits for treatment that can currently be seen in other universal health care programs.

Proponents of HB 101 have a worthy goal of delivering health care to everyone in New Mexico, but universal health care does not have a good track record in the U.S. unfortunately. For example, Vermont's recent attempt at delivering universal health care through their "Green Mountain Care" single payer system failed as a result of spiking costs with the requirement that consumers buy plans with higher actuarial values than are required by the PPACA, tax increases to fund the initiative, and ineffective enforcement with exceptions for large employers operating in multiple states.

HB 101 is not a step in the right direction, as precious money and time will be spent on trying to implement a system that is not achievable on a single state basis. Thank you for your consideration and we look forward to continuing to work with you on this and other matters.

Sincerely,  
NMAHU Member

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