



## **Policy Proposal: A Cure for Our Health Care System**

*Published: May 24, 2026*

***High-quality health care should be accessible and affordable for all Americans. No one should ever have to choose between physical health and financial health.***

***Our healthcare system isn't working, is it?***

No, it isn't.

***How much do we spend on health care each year?***

In 2023, national health expenditures represented 17.6% of US gross national product.

And that number is only going in one direction: that same year, out-of-pocket expenditures increased 7.2% and prescription drug expenditures grew 11.4%.

We spend way, way more on a per capita basis than nations from South Korea to Germany, Australia to the United Kingdom.

On top of all of that, we also lose over \$225 billion every year to worker illness and absenteeism.

***Given how much more we spend than other nations, certainly we're also getting better results?***

Quite the opposite.

Among similarly situated countries, we have the lowest life expectancy at birth. And the highest death rates for avoidable/treatable conditions. And the highest maternal and infant mortality. And the highest rate of people with multiple chronic conditions. And we see doctors less often than people in most other countries - in part because we have fewer doctors than most other countries.



Healthcare inequality is also a national tragedy. Children born one zip code apart in Louisiana have a 25-year difference in life expectancy. In DC, people born in the Barry Farms neighborhood can expect to live 63.2 years; less than ten miles away, someone born in Friendship Village can expect to live 96.1 years.

***So the American healthcare system is broken? I'm shocked (sarcasm). Where do we even start on the road to fixing it?***

Politicians are supposed to have catchy slogans for all of the country's problems, but the reality is, healthcare is as complex of an issue as we face, and genuinely fixing it is no simpler.

Here are a few of the places that we should start on ASAP:

- **Universal healthcare:** everyone should have access to healthcare. Every. Single. Person. A single-payer universal healthcare system that ensures a minimum standard of care for all Americans - see the Healthcare Nonnegotiables below - is not only the moral thing to do, but also the economically sensible thing to do
  
- **Healthcare Nonnegotiables:**
  - o Every American should be guaranteed:
    - **A reasonable cap on healthcare costs** based on level of income - that includes all healthcare costs: premiums, deductibles, and out-of-pocket costs
    - **No medical debt** either now or in future - that includes forgiving debt for all Americans who maintain adequate coverage (as everyone would in a single-payer universal system) and having cost caps that prevent debt from recurring in future
    - **The ability to freely choose their own doctor** without the burden of outrageous "out of network" costs - that includes specialists
    - **Freedom from surprise bills** including for ambulance rides (which are not covered by existing legislation). Medical bills should be easy to understand and disputes over them should be simple to file and fairly adjudicated
    - **A single electronic health record** that is accessible across every doctor, hospital, and other healthcare facility; that record should also

always be automatically updated and shared with whomever a patient chooses

- **A simple, easy to use healthcare savings account** that also automatically pays medical bills once approved

- **Reproductive care:** reproductive care is healthcare and should be treated as such. That means universal access to fertility treatments, contraception, abortions, and prenatal and postnatal care
  - While we're on the subject, let's reiterate the need for nationwide family leave
- **More healthcare workers:** to reliably deliver healthcare to every American we need more healthcare workers: doctors, nurses, and community health workers
  - My previous Jobs of National Priority policy proposal discussed in more detail some ways to incentive more people to enter these critical fields, but to reiterate one key issue: high levels of medical debt (average: >\$250,000 per medical school graduate) incentivize doctors to pursue jobs that pay the most (specialties), not the ones where they are most needed, leaving the US short an estimated ~50,000 primary care physicians by 2034
- **Care incentives:** acute care sucks - think of the last time you visited the ER and what words come to mind? Expensive. Traumatic. Overcapacity. How do we make people healthier and reduce the amount of acute care we have to provide?  
Preventative care
  - If Americans received more preventative care - regular doctor visits and basic medications - they would live healthier, happier, more productive lives. And the US would save a ton of money on healthcare expenditures. But too many people avoid preventative care because of the cost – so let's flip the script
  - A Preventative Care Incentive would be a tax credit that Americans could claim every year simply by documenting that they had a comprehensive annual checkup. Instead of scaring people away from healthcare, let's give them a (financial) pat on the back for pursuing it!
  - And since everyone would have coverage in our country, those checkups, and the tests/medications that result from them, would be free or, at the very least, extremely affordable

***What would we get from improving the system?***

Putting aside that healthcare is a basic human right, let's run through some of what this system would improve upon:

- **Preventative Care:** About 40% of all deaths in the United States are attributable to behavioral causes - things like obesity, smoking, lack of cancer screening, and lack of vaccines
  - o These chronic diseases - many of which preventative care could, well, prevent – account for ~75% of healthcare spending
  - o Another result: \$260 billion less in economic output per year
  - o And we could save 100,000 lives each year through preventative services!
  - o End-of-life care costs us \$430 billion annually – that's half the defense budget
  
- **Health Care Complexity:** Americans spend 12 million hours per week talking to their health insurer
  - o That leads to \$21.6 billion in lost wages for employers talking to their insurers on the clock and \$26 billion in wages lost due to taking time off for insurance phone calls
  - o An entirely different study - from the Congressional Budget Office - found that physicians would gain 4.8% of work time and nurses would gain 18.4% of work time if we transitioned to a simpler system without duplicative and multiple insurance plans and their associated complexity
  
- **Medical Debt:** more than 100 million Americans - 41% of adults - have medical debt
  - o Almost a quarter of people don't expect to pay off their debt in their lifetimes
  - o One-fifth of US hospitals will deny nonemergency care to patients who have a bill outstanding
  - o Trump is only worsening the situation: putting medical debt on credit reports (reversing Biden's removal of them) and cutting health care coverage, which will put 5 million more people into medical debt

- **Access to Care:** putting aside cost, wait times for appointments continue to worsen
  - people with painful arthritis wait an average of more than two months to see a specialist
  - Not putting aside costs, many people lack access to the amazing therapies that science has produced - curing sickle cell, for example - because they can't afford them

### ***Why not Medicare for All?***

The strongest argument against Medicare for All today is that it would make the government entirely responsible for health care provision. That's a problem when the government is run by Trump and RFK Jr.

For example, would the government provide coverage for abortions? Contraception? Vaccines?

Notably, other countries - including the Scandinavian countries we often look to as best-in-class providers of health care - have similar "government-plus" set-ups (i.e., government coverage available to all with private insurance options still available).

***Americans could live happier, healthier, more productive lives if we instituted a more sensible system of healthcare delivery. The impediment isn't cost - it's a lack of vision and willpower on the part of our legislators. I'm sick and tired of Americans being sick and tired – the time has come for true universal health care.***



Sources include:

- <https://www.nber.org/papers/w29809>
- <https://www.thirdway.org/memo/americans-deserve-a-health-care-bill-of-rights>
- <https://www.beckerspayer.com/payer/americans-spend-12m-hours-a-week-on-the-phone-with-health-insurers/>
- <https://www.strongfloornoceiling.us/>
- <https://kffhealthnews.org/diagnosis-debt/>
- <https://www.thirdway.org/memo/medical-debt-is-worse-for-republican-voters>
- <https://thehill.com/policy/healthcare/5800964-medicare-by-choice-health-care-policy-democrats/00964-medicare-by-choice-health-care-policy-democrats/>
- <https://www.thirdway.org/memo/read-this-before-supporting-medicare-for-all>
- <https://www.amnhealthcare.com/amn-insights/physician/whitepapers/2025-survey-of-physician-appointment-wait-times/>
- <https://jamanetwork.com/journals/jama-health-forum/fullarticle/2805496>
- <https://foreignpolicy.com/2018/09/05/so-long-swedish-welfare-state/>
- <https://healthmanagement.org/>