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Due to time constraints I am sending this rough draft. This obviously needs more work but I believe that everyone who works should have medical coverage. Employers cannot be bound to optional coverage and still compete with the cash economy.

If you need to pay your taxes to get coverage, you will do it. Uncovered individuals would want to work. The system has possibilities.

Thank You.

Socialization of the medical community and the insurance industry is not the goal here. New York is not the only state with the problem.

Universal health care can most easily be achieved through payroll taxes. All working individuals could be covered through the workers compensation and disability policy paid directly through payroll taxes. Everyone working would then be covered with a wide choice of services.

Workers compensation was not designed for this purpose and would have to change in focus. Everyone wants to be covered for their medical needs. It is not possible for smaller companies to purchase equitable health care. Public companies can lose money and still exist, smaller companies cannot. What is needed is a single initiative to put rudimentary health care back to individual choice not a series of groups sanctioned by the insurance companies. Denial of services and low payouts are good ways of saving money but do not help the person in need.

To do health insurance on a universal level through taxes as opposed to premiums, would finance the new format every month or with every written paycheck. Insurance companies could operate out of a single pool governed by a single board representing workers, doctors and insurance companies.

Affordable health care can never be "universal" if it is optional. The less fortunate may opt to eat, buy fuel or pay the rent. The middle class should not be forced to lose

everything in order to be taken care of. The workforce is the greatest asset of any society, a workforce with good health care will be more productive.

The cost of wages may go up because the need to spend the money on ourselves for health care will not come cheap nor should it. In order for everyone to have proper care everyone will have to chip in and pay a little. Things will not work well if one group pays a lot and another group pays nothing. Rich, poor and those that will admit to neither rich or poor should be entitled to decent medical care. The wealthy can always pay for a little extra after all they have the money. Bottom line, extra care can be bought.

The need for large medical awards through the court system would be reduced because everyone would already be covered.

Goals

1. Cover all working families.
2. Get hospitals and medical support to receive compensation rates required to stay profitable.
3. Get insurance companies to pool all health care resources into the workers compensation system so every business and every worker has coverage with a wide range of providers. Cooperation will be difficult to attain. It is the most logical way to organize a new idea. It will level the playing field in some areas helping smaller companies retain coverage and keep the medical community solvent.
4. Well care coverage should be encouraged. Everyone needs a check up or equivalent evaluation and should be entitled to that service. Though costly this could intervene and find illness early saving big.
5. Insurance for health care shall not be optional! All working families will have basic coverage if you work and pay taxes. The underground economy could take a big hit here but I think cash will still keep changing hands.
6. The poor or misfortunate should not have any fewer programs or benefits than exist now. The very rich who don't need to work will be able to get the same deal by paying their share. The retired should not lose any present benefits.