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As a retired psychiatrist with over forty years working in both the private and public sector in several states in this country, plus working in New Zealand and Australia, I have seen how medical care systems providing universal coverage work and how it compares. I can attest to the fact that our private insurance system is not only wasteful, but interferes with doctors trying provide good medical care.

I have been in the position of having to justify, daily, to an insurance company representative, why I have not yet discharged a patient from the hospital, and have had payment for hospital care denied retroactively. This would have been unheard of at any of the facilities I worked in in New Zealand or Australia.

A Medicare-like universal coverage for all is the only reasonable system of medical care because a dual, or parallel system of having a government option, as proposed by Mr. Biden, would not work. Under such a system, the private insurance companies would just "cherry-pick" the younger, healthier patients, leaving those with higher medical costs to the government program.

Single payer universal coverage would also eliminate all the problems of employer provided health insurance, whereby employees are 'ed to their jobs just for health insurance, and of the current controversy about employee vs contractor status, as evidenced by Proposition 22. It would also make our businesses more competitive with foreign ones, and eliminate much of the conflict in union negotiations.

Therefore, I urge the commission to support adoption of single party payer universal health coverage rather than incremental changes, and continuing private health insurance.

One way to get there is to have the governor support US HR 5010, the State-based Health Care Act of Ro Khanna to allow states to obtain the federal waivers needed to fold in federal dollars to a state based single payer plan.

Very sincerely yours,