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its role while access declines and costs surge," she said.

Supporters of government-sponsored healthcare say "Medicare for all" would raise wages and empower workers to start small businesses, become selfemployed, and find greater job satisfaction. In a 2020 report from the Economic Policy Institute, researchers said job losses in the insurance and billing administration industry would be offset by healthcare workforce growth, especially longterm care providers.

The foundation, however, says knowing is power, especially when it comes to the cost of medical care — both routine and extraordinary.

As such, the report promotes the expansion of direct primary care offices, which offer patients monthly or annual memberships to provide routine and preventative medical treatment. Doing so nixes insurance involvement and the cost of staff to file claims and manage reimbursements, according to the report.

Likewise, reinstating a Trump-era executive order that loosened the regulations on what types of workers can qualify for small group insurance coverage, including independent contractors and the self-employed, could lower costs and expand coverage. Data from the Congressional Budget Office estimated the

new rule could have lowered premiums 30 percent in the small group market.

Eleven states, including Pennsylvania, and the District of Colombia sued the administration to overturn the order, claiming it exposed workers to unregulated - and at times fraudulent - plans that excluded coverage for pre-existing conditions and other mandates required by federal law. A 2019 appeal of the ruling remains pending.

The foundation isn't the first to sound the alarm over the worsening plight of healthcare access for residents across the state. During a House Health Subcommittee on Health Facilities meeting in October, officials said accelerated hospital closures and consolidations create monopolies that drive up the cost of insurance premiums.

Patrick Keenan, director of consumer protections and policy for the Pennsylvania Health Access Network, said during the hearing that Republicans and Democrats widely agree that legislators should promote competition and oversight.

"That really charts the opportunity for this committee to consider all of these different variations — whether it's access to care, whether it's cost, whether it's the economic impacts of a closure - and really start to consider what actions might be best to empower local choice and access," he said.



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