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We have 900 billing clerks at Duke (medical system, 900 bed hospital). I'm not sure we have a nurse per (each) bed, but we have a billing clerk per bed...it's obscene.  
— UWE REINHARDT, HEARING ON HEALTH CARE REFORM, U.S. SENATE FINANCE COMMITTEE, NOVEMBER 19, 2008

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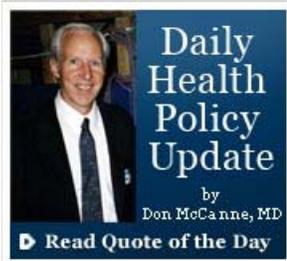
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## Single-Payer FAQ

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- [What about the proposal to lower the eligibility age for Medicare to 55?](#)
- [Is national health insurance 'socialized medicine'?](#)
- [Won't this result in rationing like in Canada?](#)
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- [How will we keep costs down if everyone has access to comprehensive health care?](#)
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- [What will happen to physician incomes?](#)
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- [What will be covered?](#)
- [What about alternative care, will it be covered?](#)
- [Can a business keep private insurance if they choose?](#)
- [What will happen to all of the people who work for insurance companies?](#)
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- [What about ERISA? Doesn't it stand in the way of states implementing universal health care plans?](#)
- [How will the Health Planning Board operate?](#)
- [Since we could finance a fairly good system, like the Norwegian, Danish or Swedish system, with the public money we are already spending \(60% of health costs\), why do we need to raise the additional 40% \(from employers and individuals\)?](#)
- [How much of the health care dollar is publicly financed?](#)
- [Why not MSAs/HSAs?](#)
- [Why not use tax subsidies to help the uninsured buy health insurance?](#)
- [What is PNHP's response to libertarian proposals for health savings accounts and deregulated insurance plans?](#)
- [Won't competition be impeded by a universal health care system?](#)
- [Why not make people who are higher risk pay higher premiums?](#)
- [Won't this raise my taxes?](#)
- [Isn't a payroll tax unfair to small businesses?](#)
- [Walter Reed Army Medical Center has been in the news lately for poor care and treatment of returning soldiers from Iraq. Won't national health insurance have similar problems?](#)
- [What about incremental reform of the health system?](#)
- [What happens to investor-owned hospitals under national health insurance \(NHI\)?](#)
- [What proportion of health spending is for undocumented immigrants?](#)
- [The insurance industry says that PNHP's figures on administrative costs are outdated. Is this true?](#)
- [How much could the states save on administrative waste by adopting a statewide single-payer program?](#)
- [What will happen to malpractice costs under national health insurance?](#)
- [Should PNHP support a public Medicare-like option in a market of private plans?](#)
- [Would a "public plan option" at least be a step in the right direction?](#)

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