



[www.medicareforall.org](http://www.medicareforall.org)

# Congress' Plan Government-Dictated Bureaucratic Health Care

## How You Will be Impacted by What Most U.S. Representatives and Most U.S. Senators are Preparing to Create: Very Expensive Health Care

**Current System: Complicated,  
Bureaucratic, Expensive, Partial Coverage**

**U.S. Congress' Plan: More Complicated, More  
Bureaucratic, More Expensive, Partial Coverage**

**Varying degree of (unknown) benefits**

- Variations among **thousands of plans**
- Details of coverage are often unknown until the doctor, hospital, or patient calls the insurance company to ask for approval to get health care

**Special note:** see [www.medicareforall.org](http://www.medicareforall.org) for an on-line version of "Congress' Plan" with links to more info

**Varying benefits plus defined minimum**

- Variations among **thousands of plans**

Minimum = a partial version of the full coverage that single-payer would provide.

←← Still need to ask for permission, as seen at the left; coverage may be restricted via cost control efforts

**Many Payers**

- **Over 1300 health insurance companies** and an **excessive number of government programs:** federal, state, and local (total is difficult to determine)
- Result: complex with many costs (opposite side)

**Many Payers with More Control**

- The 1300 might shrink while their **power over health care decisions is likely to increase** in the name of cost control; better physician rating when care is denied
- **Increased privatization of Medicare**, as scheduled

**Basis: Profits** Free-Market Principles

- The **only** free-market high-income country with this basis
- **Assuring profits for investors**
- **Result:** astonishingly poor health: U.S. life expectancy 30<sup>th</sup> in the world (50<sup>th</sup> as per CIA); U.S. rank of 19<sup>th</sup> of 19 in minimizing deaths due to preventable diseases

**Basis: More Profits and Higher Taxes**

- **More business** for health insurance companies
- **Assuring more profits** for investors
- **Dramatic expansion of government** in health care
- **Result:** questionable health outcome, more money goes away from health care

**Financial, physical and emotional stress**

- **Hardships for millions**
- Uninsured or underinsured: 78.5 million  
42% of 19-64 yr old adults

**Financial, physical and emotional stress**

- **Hardships for millions; impossible to cover everyone**
- Continued use of the uniquely American solution that has failed so badly

**Insurance plan choices & health care restrictions**

- Yearly review & decision on which insurance plan(s)
- Constant worry about the impact of your choice on the availability of care for your loved one(s)
- HMO's: specific physicians, specific hospitals
- Restrictions: out-of-network, pre-existing conditions
- Rationing of care **based on ability to pay**
- Wait times, including infinite wait time for the uninsured

**Mandated / Dictated / Forced Purchase**

- If you don't choose, then the government will assign you to a health insurance plan and force you to pay.
- If you don't pay the forced premiums, you'll be fined.
- If you don't pay the fine, you could be arrested for tax evasion, which can lead to time in federal prison.
- Estate recovery: increased use to recover costs
- Restrictions, rationing, & wait times still present

**You don't want this? You Can Take Action Immediately at [www.medicareforall.org](http://www.medicareforall.org)**

- "What Every American Should Know" for additional information, including "The Mystery".
- "Get Monthly Reminders" to print and send a letter and/or call your U.S. Representative.

Call and ask for your Representative. If you don't know their name, they'll help you. When connected, say: **"I'd like to give input on an issue."** That alerts them to your purpose. After they respond, say this:

**"Please support single-payer national health insurance, as per H.R. 676."**

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**Toll-Free: (800)828-0498, (877)851-6437, (866)338-1015, or (888)460-0813**

**Complex with Many Costs**

- Payment of **high taxes** and **expensive health insurance premiums**
- Expensive co-pays and deductibles
- Percentage not covered by insurance
- Health care bills after the lifetime limit is exceeded
- Interest amount(s) during the payment of medical bills
- Our federal and state taxes used to pay for-profit firms:
  - Incentives to health insurance companies
  - Tax benefits to employers who provide health insurance
  - Medicaid & many other programs in 50 states, many run by for-profit companies

**More Complex, More Costly**

**Health insurance premiums go “through the roof”.**

**Examples of skyrocketing premiums** based on the experience already demonstrated in New York state:  
Premium costs in the 2<sup>nd</sup> poorest county are \$35,000 to \$50,000 per year for a family: \$2,882.76 per month to \$4,307.63 per month.

←← Same list seen at the left + expansion of government, such as expanded Medicaid

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**Very poor efficiency**

- About **70-75%** or lower efficiency
- About 25-30% spent on administrative functions
- Managed, influenced, and/or operated **by many**:
  - Over 1300 health insurance companies
  - Multiple federal government programs
  - Fifty states with their programs
  - Corporate lobbyists' influence
  - Large billing staffs in hospitals & physician offices
  - Fund-raisers by friends, co-workers, relatives, charities

**Worse efficiency**

- Government controls on health insurance companies mean more regulators (**higher taxes for all**)
- Plans for savings expected to be insignificant compared to the dramatic savings of single-payer
- Government adds very costly new “premium assistance” program for incomes up to \$88,200 to help families pay the premiums (**higher taxes for all**)

←← Still managed by the list at the left

**Special note:** physicians' low satisfaction will become significantly worse due to more complexity.

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**We Need Single-Payer: Improved Medicare for All.**

non-profit single-payer national health insurance

Residents of other free-market countries **pay less than half the cost**. They get **quality health care for their entire lives** and **live longer**. They have the peace of mind of knowing that they and their families **get health care with no major medical bills**.

**How To Help Get Single-Payer go to [www.medicareforall.org](http://www.medicareforall.org) and join the Million Letters for Health Care campaign.**

Be part of our unified voice to the U.S. Congress.  
**We receive monthly reminders to print 1 pre-addressed letter, sign it and send it ... and/or make 1 short phone call ... to 1 person: our U.S. Representative. We can do this!**

Simple, efficient single-payer will support our health and well-being, instead of supporting the wasteful spending of our money on excessive government and over 1300 “middlemen”. It is the only solution that eliminates the bureaucracy and provides these two pages of benefits.

**Local information:**