



www.medicareforall.org

# Benefits

*Get more. Pay Less. Cover everyone.*

## How Medicare for All, Single-Payer Health Insurance, Benefits You and Your Family and How to Help Get It

**Current Health Insurance:  
Bureaucratic, Expensive, Partial Coverage**

**Medicare for All:  
Efficient, Half the Cost, Full 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

### All medically-necessary care in one plan (not 50)

Primary care; inpatient care; outpatient care; emergency care; prescription drugs; durable medical equipment; hearing services, long term care; palliative care; podiatric care; mental health services; dentistry; eye care; chiropractic care; substance abuse treatment

### 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

### Simple with Minimal Costs

Payment of taxes to the single-payer fund, but **health insurance premiums drop to zero**

**Examples of taxes from paychecks.** All family members get health care, because everyone is always covered.  
 \$12,500/yr earned income: \$49/month for health care  
 \$50,000/yr earned income: \$198/month for health care

- Low or no co-pays, no deductibles
- Much lower drug prices (negotiations; bulk purchasing).
- **Dramatically lower health care costs** per household
- **Higher household income** due to large net savings
- **More U.S. jobs** via higher business profits

### Financial, physical and emotional stress

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

### Peace of mind

- **No major medical bills** nor the fear of getting one
- Health care for all with dignity; show card & get care
- Everybody In; Nobody Out.

### 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

### Lifestyle choices and health care choices

- New job or loss of job and always have health care
- Any profession/employment choice
- Leave of absence or early retirement to care for a relative
- Selection of physicians, who will maintain their private practices, and selection of medical facilities
- Minimal wait times via continued wait time (queue) management as demonstrated in & out of U.S.

### Actions to Take: Help Get Care

1. **Help flood U.S. Congress offices with letters via U.S. Mail.** Sign up at [www.medicareforall.org](http://www.medicareforall.org).
2. **Tell others** to help get more participants. Use this introduction: <http://www.medicareforall.org/files/bottomline.pdf>
3. **See the results.** Select "Status" at the website. See the U.S. Congress support go up as the participant numbers go up.

See the on-line version of this handout with links to more information: select "Benefits" at [www.medicareforall.org](http://www.medicareforall.org)

**Current Health Insurance:  
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**Many Payers**

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

**Single-Payer = One Payer**

- **One non-profit** public agency, accountable to the people
- Best version of non-profit health insurance
- **Improved Medicare for All**, no longer privatized
- **Result:** simple with minimal costs (opposite side)

**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: Caring** Principle of Social Solidarity

- **Other free-market countries** have non-profit health insurance, **assuring health care for all**
- **Result:** healthier society, including the workforce
  - More people able to visit the doctor
  - More preventive & wellness care from physicians

**Very poor efficiency**

- About **69%** or lower efficiency
- About 31% 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

**Excellent efficiency**

- About **95%** or higher efficiency

Managed **by one public agency:**

- Insulated from U.S. & state legislatures
- Run by regional boards with people with appropriate backgrounds and expertise, not political appointees

**Special note:** Efficiency impacts physicians significantly: more job satisfaction, lower office overhead, more time with patients, more students wanting to become doctors.

**We Need Single-Payer: Improved Medicare for All; no longer privatized.**

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.**

**Actions to Take to Help Get Care with Single-Payer**

- 1. Help flood U.S. Congress offices with envelopes.** Sign up at [www.medicareforall.org](http://www.medicareforall.org)  
Spend 10-15 minutes each month to print and send one letter. A new set of helpful suggestions each month minimizes the time required to personalize the prepared, addressed letter to your U.S. Representative.  
Instructions are received when you sign up & with each month's reminder.
- 2. Tell others about single-payer to help get more participants.**  
Use this introduction: [www.medicareforall.org/files/bottomline.pdf](http://www.medicareforall.org/files/bottomline.pdf)
- 3. See the results** overall and for each district. Select "Status."

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". Single-payer is the only solution that eliminates bureaucracy and provides these two pages of benefits.