



Health Care Reform:

Health Care with the New Law compared to Improved Medicare for All

**New Law as of March 2010
Maintain and Expand COMPLEXITY**

**Improved Medicare for All:
Establish SIMPLICITY**

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

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**
- Co-pays, deductibles, coinsurance
- Health care bills after the lifetime limit is exceeded
- Government subsidies to help pay premiums (new)
- 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 (now expanded) & many other programs in 50 states, many run by for-profit companies

Simple with Minimal Costs

Payment of taxes to one public fund,

Taxes from paychecks. All family members get health care, because everyone is always covered. What most people will see is a few percent increase in the Medicare payroll tax, but that cost will be small compared to the cost reductions, such as listed below.

- No health insurance premiums
- No co-pays; no deductibles; no yearly or lifetime limits
- Much lower drug prices (negotiations; bulk purchasing).
- **Higher household income** for most due to the savings
- **More U.S. jobs** via higher business profits

Financial, physical and emotional stress

- **Hardships for millions**
- Uninsured or underinsured was 78.5 million. Before the economic downturn it was 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.

Mandates, worries & health care restrictions

- Yearly review & decision on which insurance plan(s)
- Forced payment for a policy; otherwise, yearly IRS penalty
- 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 We Are Taking to Get Improved Medicare for All

1. **Sign up to stand up for single-payer health care.** Sign up at www.medicareforall.org.
2. **Receive help** to easily personalize the available letter; this starts when you sign up and then occurs once per month. This is a practical, powerful action between us and our elected representatives in the U.S. Congress.
3. **Use our [resources](#) to inform others.** Invite interested persons & help them sign up; do that 10 or more times.
4. Donate per month or one-time to support the Million Letters for Health Care campaign. Select "Donate" at website.
5. **See the results** at the graphs. Select "Status" at the website. See Congress support goes up as our numbers go up.

See the on-line version of this handout with links to more information: www.medicareforall.org/pages/hcreform

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 30th in the world (50th as per [CIA](#)); U.S. rank of 19th 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 Improved Medicare for All: Better Benefits. Lower Cost.

Single-payer health care is the best way to get it.

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.**

We Can and Will Get Improved Medicare for All.

- 1. Sign up to stand up for single-payer:** Go to [Sign Up](#).
- 2. Receive help to flood the U.S. Congress offices with envelopes.** (automatic with sign up)
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. Rep: 1 letter to 1 person 1 time per month via help from 1 e-mail. Instructions are received when you sign up & with each month's reminder.
- 3. Use helpful tools to tell others.** See [Resources](#). Help interested persons sign up.
- 4. Only if you can afford it ... consider donating \$2-\$4 / month or one-time.**
- 5. See the results.** See [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 improved Medicare for All.