



Improved Medicare for All compared to Original Medicare Plan and privatized Medicare (Parts C & D)

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

**Original Medicare Plan (Age 65 and Older)
and Its Privatization: Complicated, Partial Coverage**

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
-- from U.S. House Resolution [676 Section 102](#).

Limited benefits

Medicare doesn't cover everything. ... Items and services that Medicare doesn't cover include, **but aren't limited to**, long-term care ..., routine dental care, dentures, cosmetic surgery, acupuncture, hearing aids, and exams for fitting hearing aids.
-- from booklet "[Medicare & You 2010 \(pdf\)](#)"; page 39

Improved Medicare for All Costs are Simple, as follows:

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 or \$50,000/yr earned income results in \$49/mo or \$198/mo for health care from paychecks

- 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
- Results include higher business profits & **more U.S. jobs**

Original Medicare Plan: Complex with Many Costs

-- booklet "Medicare & You 2010"; pp. 39, 120, 121

"If you need certain services that Medicare doesn't cover, you will have to pay out-of-pocket unless you have other insurance to cover the costs. **Even if Medicare covers a service or item, you generally have to pay deductibles, coinsurance, and copayments.**" (*bolding added*)

– The full extent of the potential health care costs of a person age 65 and older is not covered in this handout; see the web page for more information. For example, not everyone is allowed to receive premium-free Part A; they must pay up to \$461 per month for Part A.

Original Medicare Plan Part A:

Part A Hospital Insurance:

Costs for Covered Services and Items

Blood. May need to pay for or donate first 3 units in a year.

Home Health. Pay 20% of approved equipment cost.

Hospice. Must pay room and board in some cases.

Hospital Stays. \$1,100 deductible for days 1–60 each benefit period; \$275 per day for days 61–90 each benefit period; \$550 per "lifetime reserve day" after day 90 each benefit period (up to 60 days over your lifetime); all costs for each day after the lifetime reserve days; 190 day lifetime limit for inpatient mental health care in a psychiatric hospital;

Skilled Nursing Facility Stay. Pay \$137.50/day for days 21–100 each benefit period; all costs for each day after day 100 each benefit period.

Original Medicare Plan Part B:

Part B Medical Insurance:

Costs for Covered Services and Items

Pay the first \$155 yearly.

Blood. Pay copayment for blood processing and handling services for every unit; deductible applies. Pay copayment for additional units as an outpatient after the first 3; deductible applies.

Home Health. Pay 20% of approved equipment cost.

Medical and Other Services. Pay 20% of approved amount for most doctor services, outpatient therapy, most preventive services, and durable medical equipment. In 2010 there may be limits on physical therapy, occupational therapy, and speech & language pathology services.

Mental Health. Pay 45% of approved amount for most outpatient mental health care.

Other Covered Services. Pay copayment or coinsurance.

Outpatient Hospital Services. Pay coinsurance or copayment that varies by service.

Peace of mind

resulting from non-profit improved Medicare for All

- **No major medical bills** nor the fear of getting one
- Health care for all with dignity; show card & get care
- Long term health care? Included, as seen in list above.
- Everybody In; Nobody Out.

Financial, physical and emotional stress

... increased for persons 65 years old and older via privatized Medicare (since 2003)

Part C: Medicare Advantage Plans

- Private plans, not really Medicare and not an advantage.

Part D: Medicare Prescription Drug Coverage

- Private plans

Stress occurs among

- those who must pay for Part A
- those who cannot afford to pay their Medicare bills for Part A, Part B, Part C, Part D

**For more information about the
benefits of an improved Medicare for All**

-- Go to the [benefits web page](#)
and/or the [benefits \(pdf\) handout](#)

We Need Improved Medicare for All; no longer privatized.

Non-profit single-payer health insurance 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: the best health insurance:** 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 to get more participants.** See [Resources](#).
- 4. Only if you can afford it ... consider donating \$2-\$4 / month or one-time.** [Select "Donate"](#).
- 5. See the results.** See [Status](#).

Simple, efficient single-payer health insurance will support our health and well-being, instead of supporting the wasteful spending on excessive government and over 1300 "middlemen". Single-payer is the only solution that eliminates bureaucracy and provides improved Medicare for All.