

Two Choices for Health Care

| | What We Don't Need: The Current Way of Paying for Health Care plus the Affordable Care Act | What We Need: Improved Medicare for All |
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| Complexity or Simplicity | More Bureaucracy including Keeping the "Middlemen" | Less Bureaucracy and Use of a Single Public Agency |
| Cost: Spend or Save | Spend over \$30 Billion per year during the first ten years of implementation of the Affordable Care Act of 2010 | Save over \$400 Billion per Year after the implementation; initial phase of implementation will take roughly one year |
| Major Medical Bills? | Yes | No |
| Government Entitlement Programs | Increased Keep and expand government programs, such as the significant expansion of Medicaid; increases our taxes Government auto-enrolls qualifying persons into Medicaid, forcing them into the "estate recovery" program, a federal law which takes over deceased people's estates to recover money spent on them. | Reduced Replace current government health care bureaucracy of entitlement programs, such as Medicaid, SCHIP and COBRA with one efficient program; decreases our taxes. Many of today's government programs of Medicaid and all of its 50 state versions of how it is managed. |
| New Government Programs | Add Health Insurance Exchanges Add combination of federal & state exchanges; add necessary structures; increases our taxes Add Premium Assistance Add necessary government structure to help people pay for sky-rocketing premiums that were caused by more government regulations; increases our taxes. | None Change Medicare to Medicare for All; use existing regions and facilities |
| Government Regulations | Expanded More regulations and regulators; increases our taxes | Reduced Fewer federal & state regulations; decreases our taxes |

**What We Don't Need:
The Current Way of
Paying for Health Care plus**
(continued)

**What We Need:
Improved Medicare
for All**
(continued)

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| How Health Insurance is Obtained | Mandated Payment or Be Fined Thousands of health insurance programs. Select plan or government will assign one. Pay premiums or get IRS fine. Pay fine or face jail. | Automatically Provided One health insurance program. Pre-natal till end of life. Womb to the tomb. No health insurance premiums. |
| Premiums to health insurance companies | Dramatically increased So expensive that individuals & families with high incomes will be eligible for the government-paid premium assistance. | Zero Premiums for Medically-Necessary Care Cost impact for most citizens is a few percent increase in Medicare payroll tax, which is paid to the public health insurance agency, that pays medical bills. |
| Benefits | Partial Variations among thousands of plans, depending on the plan you select | Full All medically-necessary care |
| Number of Persons without Health Insurance | Tens of Millions Estimated 17 to 37 million left out while most forced to purchase mandated insurance | Zero Everyone is automatically included. Everybody In. Nobody Out. |
| Choices | Choice of Insurance Plan Yearly decision-making. | Lifestyle and Health Care Choices Profession, employer, early retirement; physicians, facilities |
| Major Medical Bills | Yes | No |
| Financial, Physical, Emotional Stress due to medical costs | Increased Hardships will expand to more people due to higher premiums and higher taxes | No Hardships dramatically reduced or eliminated; peace of mind for all regarding medical bills. |
| Cost per Person | Maximum | Minimal |
| Summary | Increase bureaucracy. Get less. Pay more. Leave millions uninsured. | Reduce bureaucracy. Get more. Pay less. Cover everyone. |

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