

# MEDICARE *for* ALL

## ACT OF 2017

### EXECUTIVE SUMMARY

## **Medicare-for-All: Making Health Care a Human Right**

Since the administration of President Franklin Delano Roosevelt, there has been widespread discussion in this country about the need to guarantee health care to all as a fundamental human right. Today, at a time when every other major country on earth guarantees health care to every man, woman and child it is time for the United States to fulfill that goal.

As important as it was to defeat Republican attempts to throw as many as 32 million Americans off of health care by repealing President Obama's Affordable Care Act (ACA) that is not the end of our work. It is only the beginning.

The ACA made substantial improvements to our health care system. Thanks to this legislation, over 20 million Americans gained health insurance. Millions of Americans gained coverage through the expanded eligibility for Medicaid that now exists in 31 states. Young Americans can stay on their parent's health plans until they're 26. No American can be denied coverage because of a pre-existing condition or through a lifetime cap on benefits.

But as significant as this achievement was, our job will not be completed until we build upon the success of the ACA through the establishment of a Medicare for All, single-payer health care system.

In America today, 28 million Americans are still uninsured and millions more are under-insured because of high deductibles and premiums. Thousands die each year because they can't see a doctor in time and millions more suffer unnecessarily because of delayed treatment. Unbelievably, nearly one out of five adult Americans are unable to afford the prescription drugs their doctors prescribe.

Meanwhile, despite so many uninsured and under-insured, the United States spends far more per capita on health care than any other nation. According to the OECD, in 2015, the U.S. spent almost \$10,000 per person for health care, while the Canadians spent \$4,644, the Germans \$5,551, the French \$4,600, and the British \$4,192 even though all of these other countries guarantee health care to all of their people. Despite this huge expenditure, our life expectancy is lower than most other industrialized countries and our infant mortality rates are much higher.

52 years ago, the United States took an important step towards universal health care by passing the Medicare program into law. Guaranteeing comprehensive health benefits for Americans over 65 has proven to be enormously successful and popular. Now is the time to expand and improve Medicare to guarantee health care to every man, woman and child in the country.

# The Medicare for All Act of 2017

## Universal Health Care

This bill establishes a federally administered Medicare-for-all national health insurance program that will be implemented over a four year period.

## The Transition

During the transition to universal health care, in the first year this legislation will immediately improve traditional Medicare for seniors and people with disabilities by covering dental, vision and hearing aids which are not covered under current law. The Medicare eligibility age will be reduced to 55 and Medicare Part A, Part B and Part D deductibles would be eliminated.

Moreover, during the first year, every child between the ages of 0-18 would become eligible to enroll in the Universal Medicare program.

A Medicare Transition plan would also be established during year one to provide affordable coverage for all Americans and to make sure that no one loses coverage.

During the second year of implementation, the Medicare eligibility age would be reduced to 45. During the third year, the eligibility age would be lowered to 35.

By the fourth year, every individual who is a resident of the United States will be entitled to benefits for comprehensive health care services and will get a Universal Medicare card that they can use to receive the health care they need.

## Freedom of Choice

Patients will have the freedom to choose their doctors, hospitals and other health care providers without worrying about whether that provider is "in-network." They will also be able to get the care they need without having to read any fine print or trying to figure out how they can afford the out-of-pocket costs.

## More Financial Freedom, More Security

Under this bill, Americans will benefit from the freedom and security that comes with finally separating health insurance from employment. As is the case in every other major country, employers would be free to focus on running their businesses rather than spending an enormous amount of time, energy and money trying to provide health insurance to their employees.

Further, our overall economy will benefit when working people no longer stay at jobs they dislike simply because of the health benefits they receive from their employers. Every American, including those with serious or chronic illnesses will be able to afford the medications necessary to keep them healthy without worry of financial ruin. Americans will no longer worry that a hospital stay or a medical emergency will bankrupt them or leave them deeply in debt.

## **Getting Health Care Spending Under Control**

Today, we have the most expensive, bureaucratic, wasteful and inefficient health care system in the world. Not only do we heavily outspend all other countries on health care, our medical spending continues to grow much faster than the rate of inflation. At a real danger to our economy, the United States now spends over 17 percent of its GDP on health care. If we maintain the current dysfunctional system that we now have it has been estimated that we will spend, as a nation, \$49 trillion over the next decade on health care. That is simply unsustainable.

Medicare-for-All would fundamentally change that by creating a far simpler, more efficient and more cost-effective system. Instead of wasting hundreds of billions of dollars trying to administer an enormously complicated system of hundreds of separate insurance plans, there would be one insurance plan for the American people with one single payer.

## **Negotiating with Pharmaceutical Companies to Lower Prices**

One of the reasons that the United States spends far more on healthcare per capita than any other nation on healthcare is that we pay, by far, the highest prices in the world for prescription drugs. This legislation would substantially reduce the cost of prescription drugs for both the government and individuals by doing what every other major country on earth already does: negotiate with pharmaceutical companies to lower drug prices. This legislation will give the federal government the ability to stand up to drug companies and negotiate fair prices for the American people.

## **Comprehensive Coverage**

This legislation will provide comprehensive health care coverage that includes:

1. Hospital services, including inpatient and outpatient hospital care, 24-hour-a-day emergency services and inpatient prescription drugs.
2. Ambulatory patient services.
3. Primary and preventive services, including chronic disease management.
4. Prescription drugs, medical devices, and biological products.
5. Mental health and substance abuse treatment services.
6. Laboratory and diagnostic services.
7. Comprehensive reproductive, maternity, and newborn care, including abortion.
8. Pediatrics.
9. Dental health, audiology, and vision services.

Long-term care for seniors and people with disabilities will continue as it is currently covered under Medicaid.

## **Putting People over Profits**

Under this legislation, Americans will no longer have to pay premiums, co-payments, or deductibles to private health insurance companies that put profits over the needs of the American people. Instead of writing a big check to private health insurance companies, most Americans and businesses would be paying a much smaller percentage of their income to fund Medicare-for-all.

## **Keeping Our Promises to Veterans and Native Americans**

Nothing in this legislation will impact the eligibility of veterans for the medical benefits and services provided under the VA, or of Native Americans for the medical benefits and services provided by or through the Indian Health Service. Those benefits will remain the same.

## **It's What the American People Want**

Guaranteeing health care as a right is important not just from a moral and economic perspective. It also happens to be what the majority of the American people want. According to an April 2017 poll by The Economist/YouGov, 60 percent of the American people want to “expand Medicare to provide health insurance to every American,” including 75 percent of Democrats, 58 percent of Independents, and 46 percent of Republicans.