



IMPROVED MEDICARE FOR ALL BASIC FACTS ABOUT SINGLE-PAYER HEALTH INSURANCE

What does the term “single-payer” mean?

For Americans under the age of 65, a variety of different private health insurance companies offer insurance plans that pay your doctor and other medical providers for the services they provide to you. This is a “multi-payer” system. The public health insurance program Medicare pays for health care services for Americans 65 and older. Private insurers are prohibited from offering policies that duplicate Medicare coverage, so Medicare is the only, or single payer.

What about Medicare would be “improved” for patients?

- Improved benefits to include services not currently covered
- Elimination of out of pocket expenses
- Elimination of the Medicare part D “donut hole.”

Who would be covered?

Everyone. No one would be denied coverage.

What medical services would be covered under a Medicare-for-All system?

Everyone would be covered for all medically necessary services, including: doctor, hospital, preventive, long-term care, mental health, reproductive health care, dental, vision, prescription drug and medical supply costs. Everyone would receive the same high quality care.

Would there still be out of pocket expenses?

No. There would be no co-pays or deductibles. Patients would not receive any bills from hospitals, doctors, pharmacies or other providers.

Would I be able to choose my doctor?

Patients would regain free choice of doctors and hospitals, and doctors would regain autonomy over patient care.

How would Medicare-for-All be financed?

Medicare-for-All would be financed by eliminating private insurers and recapturing their administrative waste. Instead of paying hefty premiums, individuals and businesses would instead pay modest taxes. The elderly and sick would no longer pay more for insurance than younger, healthier people.

Will I be able to get the health care I need when I need it?

Yes. If you currently are one of the 45 million people who are uninsured, or one of millions more who are underinsured, and currently receive your care in public

hospitals, clinics and emergency rooms, you will have faster access to a comprehensive range of medical services in the appropriate setting. If you currently have excellent private insurance coverage, you will continue to get the quality care you need, and will no longer have delays caused by insurance companies requiring prior authorization for referrals or treatment. In Canada, for instance, which has a single payer system, there are no waits for emergency care, and waits for elective tests and procedures are quite short.

How would my physician and other providers be paid?

Physicians would be paid fee-for-service according to a negotiated formulary or receive salary from a hospital or nonprofit HMO / group practice. Hospitals would receive a global budget for operating expenses. Health facilities and expensive equipment purchases would be managed by regional health planning boards.

Would Medicare-for-All save us money?

Skyrocketing health care costs are threatening to bankrupt our health care system. With single-payer, costs would be controlled through negotiated fees, global budgeting and bulk purchasing. Administrative costs would be limited to less than three percent of total health care spending by law.

Will people who work for private insurance companies lose their jobs?

Many people working for private insurers will find jobs in the new system. People who currently perform billing, advertising, eligibility determination, and other jobs that would be unnecessary under the new system, would lose their jobs. Although the money saved by eliminating these jobs will allow everyone to have health insurance, these workers must be guaranteed retraining and placement in new fields. Current state and federal single payer legislation guarantees job retraining.

Is this socialized medicine?

No. With single payer, the health care delivery system, e.g. doctors and hospitals, remains private. Medicare-for-All would simply extend an existing and successful American insurance program to everyone.