

Topline Message

- Everyone deserves access to the health care they need to survive and thrive. But today, everyday Americans are forced to choose between paying for their prescriptions or paying their mortgage. The for-profit insurance companies should not control whether we get the care we need when we are sick. No one should be reduced to begging on GoFundMe to afford a life-saving surgery and or choose between paying their mortgage or filling their prescription. We need guaranteed, comprehensive, high-quality medical care for every person at every hospital and doctor's office. And that means Medicare for All.
- Health care is a human right. Money should never determine whether someone receives care. We need a health care system built to deliver affordable, high-quality health care, instead of a system built to deliver obscene profits for insurance corporations and Big Pharma.

Medicare for All is a comprehensive, trusted fix

- Medicare for All doesn't just cover doctors' visits. It is truly comprehensive health care for everyone, everywhere. It covers health care, dental care, vision, mental health care and long term care.
- Medicare for All simply takes our existing popular and proven health program for seniors --Medicare -- and makes it bigger, better, and available to every single person living in the United States.
- A Medicare for All system would mean all doctors and hospitals would be in-network, providing much broader choice to Americans than current for-profit private insurance system, which locks people into narrow provider networks.
- Medicare for All will make us a stronger country. When we don't have people suffering and
 dying from lack of health care, when our businesses no longer have to bear the burden of
 providing health insurance to their employees, when we cut the waste in our current system,
 our nation will be healthier and our economy will be stronger.
- Medicare for All would improve access for everyone including current Medicare enrollees by guaranteeing comprehensive health care. By improving Medicare and expanding it to everyone in the U.S., Medicare for All builds on the foundation of one of the most popular



and politically insulated health care programs in the country. Coverage would include primary care, specialists, dental, vision, reproductive, and long-term care, all without deductibles or copays. Medicare for All would also reduce prescription drug prices and eliminate the risk that enrollees would choose the wrong drug plan, because the government would negotiate fair prices directly with pharmaceutical companies. Medicare recipients would no longer have to choose a prescription drug plan – and risk choosing the wrong one, if their needs change – or need to enroll in supplemental coverage.

Only Medicare for All Bends the Cost Curve

- Medicare for All is unique among health care proposals in being able to wring out
 wasteful spending and limit further growth of health care costs, the way other countries
 and our own Medicare program does. For example, traditional Medicare spending has
 grown much more slowly than private health insurance spending, even though private
 insurers generally serve a younger and healthier population.
- Medicare for All is the most practical, cost-efficient way to provide a single standard of
 quality care to all everyone. Only Medicare for All can cover everyone and bend the cost
 curve for the entire health care system, as other approaches continue the current
 fragmented system of hundreds of plans and payers.

Medicare for All Saves Money -- And Lives

 Study after study shows that Medicare for All will save lives and save money. For example, a recent study in the respected scientific journal <u>The Lancet</u> found that Medicare for All will save \$450 billion and 68,000 lives every year.

Medicare has been efficiently serving patients for over 50 years - and the wait times argument is a red herring

• While the specter of wait times is often raised, it is a red herring because U.S. wait times are comparable to other nations now. However, our unmet health care needs due to health care costs are much higher than other comparable nations. These unmet needs are also the reason that we have the highest rate of deaths that could be prevented with proper medical care. Medicare already has the necessary infrastructure for enrolling beneficiaries and engaging with physicians and has been successfully doing both for more than 50 years.



Medicare for All Gives People More Choices and Decreases Health Care Disruptions

- The truth is that disruption of coverage is extremely common in our current health care system. Nearly 30 percent of Americans with employer-sponsored care experience a disruption in their health care coverage in a given year under the for-profit health care system as they changed or lost jobs, their employer changed insurers or plans, or as the quality of their insurance declined while the cost increased. Further, the average American worker will change jobs frequently throughout their lives prior to their eligibility for Medicare nearly all of which would require a change in insurance. Transitioning everyone in the U.S. to Medicare for All would end the constant churn of health care coverage and the stress and administrative waste that it creates.
 - Medicare for All would free up providers to focus on care, instead of on billing hundreds of different plans
 - Medicare for All would allow us to support the whole U.S. health care system and put the needs of patients first. Instead of worrying that a rural hospital is going to go out of business because it's not making a profit, we would be able to put the needs of patients first and preserve a critical health care center.
 - Given the huge reductions in <u>administrative</u> <u>burden</u> under Medicare for All, many providers would be able to spend less time and money on administration, meaning they would have more resources to expand their capacity to provide care.

Medicare for All would also lower drug prices

 Americans are <u>demanding relief</u> from <u>skyrocketing out-of-pocket costs</u> and drug prices from ruthless for-profit companies who make billions off their suffering while paying their CEOs tens of millions a year in compensation. Medicare for All would finally put patients before profits by making sure big, for-profit drug companies have to negotiate.

A public option isn't enough

A public option would further entrench the power of for-profit insurers. The companies that
profit off our health care system have shown they are just as opposed to the most basic
public option proposal as they are to Medicare for All. We tried the private insurance
experiment for more than 50 years, and it's clearly a giant failure.



Americans are experiencing lots of disruptions in their health care now

- Disruption of health care coverage is extremely common in our current health care system. A one-time transition to Medicare for All would end disruption and fear of disruption in health care coverage.
- Though the ACA allowed millions of Americans to gain access to coverage, it also highlighted that access to coverage doesn't always mean access to care. More than 40 million Americans are underinsured, meaning they can't afford to use their for-profit insurance. Too many Americans are having to depend on GoFundMe or other forms of public begging to afford life-saving care. Further, around 30 million Americans remain uninsured, meaning they likely have unmet health care needs and face the risk of medical debt or bankruptcy when they get sick.
 - Public option proposals, including Medicare for America, would leave over 100 million Americans at the whim of private for-profit insurance, meaning they will continue to face rising out-of-pocket costs and premiums and narrowing networks. Employers would continue to struggle with whether or not they can afford to provide insurance to their employees.
 - In addition, a public option would further entrench the power of for-profit insurers. Similar to Medicare Advantage, insurers could profit off of healthier enrollees while ensuring that sicker enrollees remain covered by public programs, threatening their solvency.

Medicare for All is Popular and Widely Supported

- In terms of political feasibility, there is the perception that less comprehensive reforms could have an easier chance of passing. However, the companies that profit off our health care system have shown they are just as opposed to the most basic public option proposal as they are to Medicare for All. Having formed both the Partnership for America's Health Care Future and Coalition Against Socialized Medicine, they have shown they will not compromise on behalf of their corporate backers and, therefore, that we must not compromise on behalf of the American people
- Democratic <u>voters overwhelmingly support</u> Medicare for All. No other plan has even a fraction of the strong grassroots and group support of Medicare for All. For example,



more than 75 groups having <u>endorsed Medicare for All</u>, including national groups like the NAACP, Indivisible, MoveOn, Public Citizen, PCCC, Daily Kos, Our Revolution. And over 100 state and local groups and labor have also gotten involved in the fight, for example the South Carolina AFL-CIO, Minnesota nurses, Iowa grassroots organizers, and Black Leaders Organizing for Communities in Wisconsin. Medicare for All is the inspiring, bold approach that resonates with the activist base and will help get out the vote.

A <u>recent poll</u> found that a majority of Americans back replacing private plans, if they are
able to continue seeing their providers of choice. Another <u>recent poll</u> found that a
majority of Americans would prefer a universal insurance program, in which everyone is
covered under a program like Medicare. Among those that favored such a program, over
80 percent would support such a system even if there were not private insurance options
available.