

Medicare for All Act

Sponsored by **Senator Bernie Sanders**

H.R. 1976 Rep. Pramila Jayapal » Rep. Debbie Dingell

Today's health care system fails to provide quality, therapeutic care to every U.S. resident and wastes hundreds of billions of dollars a year in unnecessary administrative costs. Covid-19 has exposed the existing patchwork system of private for-profit insurers for what it is — ineffective, inefficient, and unjustifiably unaffordable for our patients and for our country. Medicare for All would expand the cost-effective and administratively efficient Medicare program to finance comprehensive, high-quality health care for everybody in the United States. Most importantly, a Medicare for All — single-payer system — would provide health care based on patient need, not on profit.

Our current health care system is ineffective, inefficient, and expensive

Even before the COVID-19 pandemic, nearly 30 million Americans were uninsured,¹ with as many as 27 million more losing their employer-provided coverage due to COVID-19 related job loss.² Meanwhile, an additional 44 million Americans are now underinsured.³

- » 33 percent of working Americans have medical debt. 28 percent of those people owe \$10,000 or more. 54 percent of working Americans who have medical debt report defaulting on that debt.⁴
- » 36 percent of privately insured Americans are covered by high-deductible health plans.⁵ Such plans have an average deductible of \$4,347 per year for a single family.⁶

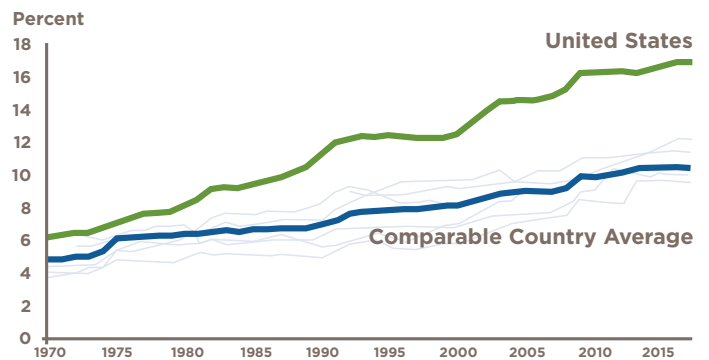
The United States spends twice as much on health care as other major industrialized countries.

- » The patchwork system of private for-profit insurers has led to an extremely bloated administrative bureaucracy, costing \$812 billion per year (\$2,696 per insured person) and consuming 34.2% of total health care spending.⁷
- » Americans pay excessive prices for medical visits and procedures.⁸
- » In 2017, the U.S. spent 18 percent of the GDP on health care, far exceeding other industrialized nations with projections of 20 percent by 2026.⁹

	BYPASS SURGERY	APPENDECTOMY	MRI
Australia	\$42,130	\$5,177	\$350
Netherlands	\$15,742	\$4,995	\$461
Switzerland	\$36,509	\$9,845	\$138
United States	\$75,345	\$13,910	\$1,145

Source: Issue brief, Commonwealth Fund, 2015.

Health Consumption Expenditures as Percent of GDP • 1970-2017



Notes: U.S. values obtained from National Health Expenditure data. Health consumption does not include investments in structures, equipment, or research.

Peterson-KFF Health System Tracker Source: KFF analysis of OECD and National Health Expenditure (NHE) data

Despite outsized spending on health care, the U.S. experiences extremely poor health outcomes.

- » 33 percent of U.S. adults go without recommended care, do not see a doctor when sick, or fail to fill a prescription because of costs. Only 7-8 percent of people in the U.K., Germany, the Netherlands, and Sweden experience these problems.¹⁰
- » The U.S. has the highest number of preventable deaths under the age of 75, when compared to 18 other industrialized countries.¹¹
- » The infant mortality rate in the United States is nearly double the average rate of 13 major Organization for Economic Co-operation and Development (OECD) countries, with 6.1 infant deaths per 1,000 births.¹²
- » As of 2017, over 80 percent of Americans over the age of 65 were living with two or more chronic conditions, compared to only 33 percent in the United Kingdom.¹³

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This pandemic has laid bare the fundamental flaws of our for-profit, fragmented health care system, and has shown the entire country just how deadly these flaws can be. We need a health care system that will prioritize the needs of patients, and provide equal access to quality, therapeutic health care for every person who needs it. A single-payer system has been proven to do this effectively in many countries throughout the world.

The majority of Americans want a Medicare for All health care system

An April 2020 poll by Hill.TV/HarrisX shows that 69 percent of registered voters support Medicare for All, with 88 percent of Democrats and 46 percent of Republicans supporting it. Young Americans overwhelmingly support a single payer program. The Hill.TV/HarrisX Poll showed that 79 percent of Americans between the ages of 18 and 49 support Medicare for All.¹⁴

Medicare for All dominated the 2020 Democratic primary elections. In every single state poll where Democratic voters were asked their opinions on Medicare for All, it was favored by a solid majority. Support for a Medicare for All system is growing!

Medicare for All offers a comprehensive, life-saving solution to health care crisis

How It Works »

- » A single-payer system would expand the existing Medicare program to cover everyone in the United States.
- » A single government agency would replace private insurance companies and provide the public financing of health care.
- » Patients would have their choice of health care providers.
- » All medically necessary services would be covered, including doctor's visits, hospitalization, preventive care, long-term care, mental health, reproductive health, dental, vision, medical supplies, and prescription drugs.
- » The new system would lead to a net increase of 2.6 million jobs.¹⁵ It would be an economic stimulus for small businesses which would no longer be responsible to pay for private employee health insurance.
- » Medicare for All would enable the professional clinical judgment of doctors and nurses to be the basis of health care decisions.
- » Individuals and employers would no longer be responsible for paying premiums, deductibles, and copays.
- » Medicare for All would eliminate health insurance industry profits, marketing costs, and administrative waste and allow for the negotiation of drug prices and medical fees, saving nearly \$500 billion annually. This is enough to cover all of the uninsured and to eliminate deductibles, coinsurance, and copays for everyone, and still save the country trillions of dollars.
- » Seniors would immediately benefit from more comprehensive coverage in Medicare, which would be improved to cover dental, vision, prescription drugs, and long-term care services. Seniors would no longer need supplemental insurance to cover aspects of their health care.
- » Medicare for All would make health care a universal right, and health care would no longer be tied to employment. As a result, no person living in the United States would have to worry about losing their health care when they change jobs.

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