

MEDICARE FOR ALL ACT



S. 1506 **Senator Bernie Sanders**
 H.R. 3069 **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. The Covid-19 pandemic 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 popular Medicare program to provide comprehensive, high-quality health care that has been proven to serve the needs of patients. 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. In the United States 27.1 million Americans are uninsured,¹ and an additional 46 million Americans aged 19-64 are underinsured.²

- » 41 percent of adults have some debt from medical or dental bills. Of those with medical and dental bills, 24 percent of adults say that they are past due or unable to pay what they owe.³ At least, \$88 billion in medical debt is reported on credit reports, though the total amount of medical debt U.S. patients carry is likely higher.⁴ In the last ten years, the average family premium for employer-sponsored health plans has increased 47 percent, and the average deductible for single coverage employees has increased 61 percent.⁵
- » One in five adults have had their insurer deny medication, surgery, or other procedures.⁶
- » Through denials, insurance companies are able to skirt their responsibility to cover care to increase profits.

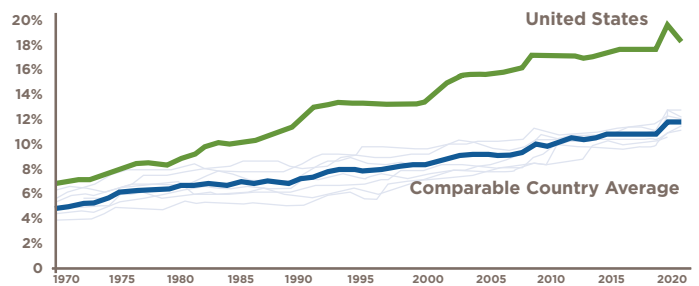
The United States spends twice as much on health care as other major industrialized countries.

- » 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 percent of total health care spending.⁷
- » Americans pay excessive prices for medical visits and procedures.⁸
- » In 2023, health care spending grew 7.5 percent at a total of 17.6 percent of our GDP. This far exceeds other industrialized nations with projections of nearly 20 percent by 2030.⁹

	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 » 1970–2021



Notes: U.S. values obtained from National Health Expenditure data. Health consumption does not include investments in structures, equipment, or research. 2021 data not yet available for Australia, Belgium, Japan or Switzerland. Provisional 2021 data for Austria, Germany, Netherlands, Sweden, France, United States and the United Kingdom. Provisional 2020 data for Sweden, Japan, Australia and Canada. Difference in methodology for Canada in 2020 and 2021.

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

Despite spending more money per person on health care than any other country, the United States experiences extremely poor health outcomes.

- » 37.5 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 11-12 percent of people in the United Kingdom, Germany, and the Netherlands experience these problems.¹⁰
- » The United States has the highest rate of preventable deaths under the age of 75 compared to all but six of the 38 Organization for Economic Co-operation and Development (OECD) countries and the highest rate of treatable deaths under the age of 75 compared to all but 10 of 38 OECD countries.¹¹
- » Among 13 other industrialized countries, the United States had the lowest life expectancy at birth and the highest infant and maternal mortality.¹²
- » As of 2017, more than 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

continued »

The Covid-19 pandemic 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
- » During the 2020 Democratic primary elections, Medicare for All was a central issue to voters. In every single state poll where Democratic voters were asked their opinions on Medicare for All, it was favored by a solid majority.

Medicare for All offers a comprehensive, life-saving solution to our country's health care crisis:

- » 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.
- » Hospitals serving vulnerable communities in rural and underserved areas would benefit from reliable and equitable funding which will improve health care in these communities and prevent hospital closures.
- » The payments and reimbursements model would more fairly and effectively distribute care across the system, directing health care resources where they are needed most and where health inequities have been identified.
- » 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.

Endnotes

- 1 National Uninsured Rate at 8.2 Percent in the First Quarter of 2024 (Issue Brief No. HP-2024-17). Office of the Assistant Secretary for Planning and Evaluation, U.S. Department of Health and Human Services. August 2024.
- 2 Collins, Sara R., et al. "The State of U.S. Health Insurance in 2022: Findings from the Commonwealth Fund Biennial Health Insurance Survey." Commonwealth Fund. September 2022. <https://doi.org/10.26099/73zg-3432>.
- 3 The total share of U.S. adults with health care debt is difficult to estimate with precision and varies widely depending on the measures. Lopes, Lunna, et al. "Health Care Debt In the U.S.: The Broad Consequences of Medical and Dental Bills." Kaiser Family Foundation. June 2022.
- 4 Consumer Financial Protection Bureau. "Medical debt burden in the United States." March 2022. <https://www.consumerfinance.gov/data-research/research-reports/medical-debt-burden-in-the-united-states/>.
- 5 Claxton, Gary, et al. "Employer Health Benefits—2024 Annual Survey." Kaiser Family Foundation. 2024.
- 6 Pestaina, Kaye, et al. "Consumer Survey Highlights Problems with Denied Health Insurance Claims." Kaiser Family Foundation. 2023.
- 7 Himmelstein, David U., et al. "Health Care Administrative Costs in the United States and Canada, 2017." *Annals of Internal Medicine*. January 2020.
- 8 Gunja, Munira Z., et al. "U.S. Health Care from a Global Perspective, 2022: Accelerating Spending, Worsening Outcomes." Commonwealth Fund. January 2023. <https://doi.org/10.26099/8ejy-yc74>.
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- 13 Newman, D.; Tong, M.; Levine, E.; Kishore, S.; (2020) Prevalence of multiple chronic conditions by U.S. state and territory, 2017. *PLoS ONE* 15(5): e0232346. Retrieved from <https://doi.org/10.1371/journal.pone.0232346>. <https://thehill.com/hilltv/what-americas-thinking/494602-poll-69-percent-of-voters-support-medicare-for-all>.
- 14 Schulte, Gabriela. Poll: 69 percent of voters support Medicare for All. 2020. Retrieved from: <https://thehill.com/hilltv/what-americas-thinking/494602-poll-69-percent-of-voters-support-medicare-for-all/>.
- 15 Institute for Health & Socio-Economic Policy. "Single Payer/Medicare for All: An economic stimulus plan for the nation." Tech. no. 33688. IHSP. 2009. <http://bit.ly/2faKui0>.