SINGLE PAYER MYTH BUSTER

THE MYTH

“We will still have some medical debt and bankruptcy.”

THE FACT

No. H.R. 3069 ends all future medical debt and medical bankruptcy. Entirely. Medical debt starts with a medical bill you cannot pay. National Improved Medicare for All (bill H.R. 3069 in the United States House of Representatives) pays for all the care you need, for everyone. With no medical bill to pay, there is nothing to owe and nothing to go bankrupt over.

WHERE MEDICAL DEBT COMES FROM

Today, medical bills pile up even for people who have insurance. Here is how it happens.

1. **Bills before insurance pays.** Many plans make you pay a set amount out of your own pocket each year before the plan pays anything (the “deductible”).
2. **Bills at every visit.** A charge each time you see a doctor, get a test, or fill a prescription (the “copay”).
3. **Bills for denied care.** Your insurance company says “no” to care your doctor ordered. You get the bill.
4. **Bills for care your plan leaves out.** Many plans do not pay for dental, vision, hearing, or long-term care.
5. **Bills for going outside your plan.** See a doctor or hospital that is not on your plan’s list and you pay extra.
6. **Bills with no insurance at all.** People who have no coverage, or who lose it, are charged the full price.

WHAT H.R. 3069 WILL DO

- ✓ **End the bills.** No more monthly premiums, deductibles, copays, or extra bills from doctors and hospitals.
- ✓ **End denials for profit.** Stops corporations from making money by saying “no” to the care you need.
- ✓ **Cover all the care you need.** Doctor and hospital care, long-term care, mental health, dental, vision, hearing, prescription drugs, and more.
- ✓ **Let you choose your doctor.** Pick your own doctor and hospital, with no extra bill for it.
- ✓ **Cover everyone.** Every person living in the United States is covered for life, with no gaps.
- ✓ **Pay the bills for you.** One public program (the “single payer”) pays doctors and hospitals for your care.
- ✓ **Protect your home and savings.** No more medical bankruptcies, lost homes, or drained savings.

THE BOTTOM LINE

No medical bills means no medical debt. No medical debt means no medical bankruptcy. National Improved Medicare for All ends both by replacing a system built on profit with one built on need.

CONTACT US

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Questions, comments, or ready to get involved: email us.