SINGLE PAYER MYTH BUSTER

THE MYTH

"People should be able to buy commercial health insurance if they can afford it."

THE FACT

People can still pay for private care, but a separate system for the wealthy hurts everyone else. National Improved Medicare for All (bill H.R. 3069 in the United States House of Representatives) lets people pay out of their own pocket for private care or commercial insurance. But insurance companies will be banned from selling plans that cover the same care as the national plan. That keeps rich and poor in one strong system.

WHY A SEPARATE SYSTEM FOR THE WEALTHY HURTS EVERYONE

When wealthy people can buy "better" care or skip the line, healthcare suffers for the rest of us.

1. **Programs for the poor become poor programs.** Medicaid, a public program for low-income people, has low payment rates. As a result, many physicians refuse to see Medicaid patients.
2. **No one listens to calls for change.** Calls to improve Medicaid are ignored because the people who use it are not seen as politically important.
3. **Skipping the line makes others wait.** There are only so many doctors, appointments, and hospital beds. When wealthy people go first, everyone else waits longer.
4. **Public care gets less money.** A separate private system for the wealthy creates a lasting group that lobbies lawmakers to give public care too little money. That sends more people to private care.

WHAT CHANGES UNDER NATIONAL IMPROVED MEDICARE FOR ALL

- ✓ **Everyone is in the same system.** Rich and poor rely on the same healthcare.
- ✓ **Wealthy people have a reason to keep it strong.** When they rely on the same system as everyone else, they will use their political power to make sure it is well funded.
- ✓ **You can still pay on your own.** People can pay out of pocket for private care, concierge care (doctors who charge a membership fee), or commercial insurance if they choose. But with a big condition.
- ✓ **No copycat insurance plans.** Insurance companies are banned from selling plans that cover the same care as the national plan.

THE BOTTOM LINE

When everyone relies on the same healthcare system, everyone has a reason to keep it strong. A separate system for the wealthy means longer waits and less money for the care the rest of us depend on.

CONTACT US

nationalsinglepayer@gmail.com

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