SINGLE PAYER MYTH BUSTER

THE MYTH

"National Improved Medicare for All will increase fraud & white-collar crime."

THE FACT

The opposite is true. National Improved Medicare for All takes away the reasons to cheat. Today's system of many competing insurance companies rewards billing tricks, unneeded care, and denied care. H.R. 3069 (the National Improved Medicare for All bill in the United States House of Representatives) replaces it with one public program. That changes who gets paid, and for what.

HOW H.R. 3069 CUTS FRAUD

One public program with one set of rules leaves far fewer places for fraud to hide. Here is how it works.

1. **One program instead of many insurers.** Private insurers can no longer sell coverage that copies the national plan. Billing schemes that rely on having many insurers and many sets of rules go away.
2. **One national billing system.** Every bill goes through the same electronic system. That prevents double charges and overcharges.
3. **Clear rules for doctors and hospitals.** Those that take part sign an agreement and follow strict ethics rules.
4. **Protection for whistleblowers.** Healthcare workers who report suspected fraud, waste, or crime are protected from being punished for it.
5. **Going after the real fraud.** Ends Medicare Advantage and capitation, or flat per-patient payments, where the real fraud is: making patients look sicker on paper to collect billions more, with no extra care.

THE RIGHT AMOUNT OF CARE

- ✓ **No reward for too much care.** Hospitals and clinics get global budgets for the year, not a payment for each test. That removes the money reason for unneeded tests, procedures, and longer hospital stays.
- ✓ **A national spending limit.** A set National Health Budget and standard fees for doctors let the government spot unusual spending and stop overbilling.
- ✓ **Too little care is the bigger problem.** Today, many people delay or avoid care because of what it costs.
- ✓ **Nothing to pay when you get care.** No deductibles, copays, or extra bills, so people with lower incomes do not skip treatment or prescriptions they need.
- ✓ **No more denying care for profit.** The bill bans business practices built on saying "no" to care.
- ✓ **Your doctor decides.** Without insurance company paperwork in the way, you get the care you need right away, based on your doctor's judgment and not a company's approval.

THE BOTTOM LINE

National Improved Medicare for All does not invite fraud. It removes the money reasons behind it. One public program, one billing system, and global budgets mean less fraud, less waste, and the right care for everyone.

CONTACT US

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