SINGLE PAYER MYTH BUSTER

THE MYTH

“People who like their private health insurance will be able to keep it.”

THE FACT

False. Under H.R. 3069, the commercial health insurance people have today goes away. The bill makes it against the law for a private health insurer or an employer to sell or provide coverage for the same care the national public plan already covers. The public plan covers almost all medically necessary care, so almost every commercial plan in use today will end.

WHAT HAPPENS TO YOUR PLAN

H.R. 3069 does not allow a second plan to cover the same care as the national public plan. Here is what that means.

1. **No duplicate coverage.** It is against the law for a private health insurer or an employer to sell or provide benefits that the national public plan already covers.
2. **The public plan covers almost everything.** That includes primary care, hospital stays, prescription drugs, dental, and vision.
3. **Today’s commercial plans end.** Almost all plans that people get through work or buy on their own will be eliminated.
4. **Add-on insurance is still allowed.** Commercial insurers may sell extra insurance only for services the national plan does not treat as medically necessary, such as optional cosmetic procedures.

WHAT ABOUT PRIVATE-PAY CARE?

- ✓ **Doctors in the system are paid one way.** Providers who take part in the national system are paid only at federal payment rates or through global budgets.
- ✓ **No extra charges for covered care.** They are not allowed to charge patients any added out-of-pocket fees or membership fees for covered healthcare services.
- ✓ **Doctors may work outside the system.** A doctor may choose to run a private-pay or concierge (membership fee) practice fully outside the national system.
- ✓ **No public money for those practices.** Those doctors cannot receive any payment from the public program.
- ✓ **Their patients pay the full bill.** Patients pay 100% of the cost out of pocket, and no insurance is allowed to pay them back.

THE BOTTOM LINE

Commercial health insurance as we know it ends under H.R. 3069. One national public plan covers medically necessary care for everyone instead. You keep your choice of doctor and hospital, with no premiums, deductibles, or copays.

CONTACT US

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