SINGLE PAYER MYTH BUSTER

THE MYTH

“National Improved Medicare for All will be worse for seniors.”

THE FACT

National Improved Medicare for All will be better for seniors. It covers more, with nothing to pay for care. More people in the United States are growing older, and healthcare costs keep rising. National Improved Medicare for All (bill H.R. 3069 in the United States House of Representatives) takes on both. It changes what is covered, and it gives the federal government the power to bargain for lower prices.

WHAT SENIORS GAIN

H.R. 3069 fills the gaps in today’s Medicare. Here is what changes for seniors.

1. **Long-term care is covered.** Full coverage for long-term care, with care at home and in the community coming first. Today’s Medicare leaves this out, and that gap often bankrupts aging families.
2. **Nothing to pay for care.** No more premiums, deductibles, or copays.
3. **No more add-on plans.** Seniors on Medicare no longer need Medigap or Part D plans, and no longer pay Part B premiums.
4. **Dental, vision, and hearing are covered.** So are hospital care, primary care, and prescription drugs.
5. **No more networks.** Seniors on Medicare Advantage can go to any doctor or hospital, with almost no prior authorizations and no extra out-of-network charges.
6. **No need to spend down income** to qualify for Medicaid to pay for nursing homes.

HOW IT CONTROLS COSTS

- ✓ **Lower drug prices.** The federal government bargains directly with drug companies. Drug prices are a main reason healthcare costs keep rising for seniors.
- ✓ **Nothing to pay at the pharmacy.** Those lower prices let you pick up your prescriptions with no copay.
- ✓ **Less waste.** One public program ends the overhead, marketing, complicated billing, and profits of private insurance companies and other corporate middlemen. Research estimates this can save billions of dollars every year.
- ✓ **Global budgets.** Hospitals and providers work within a fixed budget. They are no longer paid more for doing more treatments. This keeps spending in line with inflation even as the population ages.
- ✓ **Safer care.** Global budgets take away the reward for unnecessary care, which improves our health and safety.

THE BOTTOM LINE

Seniors come out ahead. National Improved Medicare for All covers long-term care, dental, vision, and hearing, ends out-of-pocket costs, and keeps costs under control as more of us grow older.

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