SINGLE PAYER MYTH BUSTER

THE MYTH

"ERISA prevents implementation of National Improved Medicare for All."

THE FACT

ERISA does not stand in the way. H.R. 3069 changes ERISA so the national program can go forward. ERISA is a federal law that limits what a state can require of employers. It does not stop Congress from creating a national program. National Improved Medicare for All (bill H.R. 3069 in the United States House of Representatives) is a national law, and it updates ERISA to fit the new program.

WHAT IS ERISA?

ERISA is short for the Employee Retirement Income Security Act, a federal law passed in 1974. Here is why it comes up.

1. **It sets rules for job benefits.** ERISA is a national law about the benefits employers give their workers, including health plans.
2. **It limits what states can do.** ERISA stops a state from requiring certain benefits from employers that pay their workers' medical bills directly instead of buying insurance. These are called "self-insured" employers.
3. **That is where the myth comes from.** A limit on states gets wrongly applied to a national program.
4. **It does not limit Congress.** ERISA is a federal law. Congress wrote it, and Congress can change it.
5. **H.R. 3069 is a national law.** It is a bill in Congress, not a state plan, so the limit on states does not apply.

WHAT H.R. 3069 WILL DO

- ✓ **Update ERISA.** The bill changes ERISA so that it fits the new national program.
- ✓ **End duplicate employer plans.** Employer plans may no longer pay for care that the national program already covers.
- ✓ **Shrink ERISA's role in healthcare.** For healthcare, ERISA would apply only to employer plans that pay for something the program does not cover. Those plans would be very rare.
- ✓ **Cover everyone.** Every person living in the United States gets all the care that is medically needed, no matter where they work.
- ✓ **Make coverage complete.** Doctor and hospital care, long-term care, mental health, dental, vision, hearing, prescription drugs, and more.
- ✓ **End what you pay for care.** No more monthly premiums, deductibles, copays, or extra bills from doctors and hospitals.
- ✓ **Help business owners.** Strengthens them financially.

THE BOTTOM LINE

ERISA is not a barrier. H.R. 3069 updates ERISA to fit National Improved Medicare for All. Your healthcare would no longer depend on your job or on your employer's plan.

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