SINGLE PAYER MYTH BUSTER

THE MYTH

"I will lose the freedom to see my preferred provider."

THE FACT

Today, your insurance company picks your doctors, not you. Private plans only pay for the doctors and hospitals on their approved list, called a "network." Go outside that list and you pay more, or you pay it all. National Improved Medicare for All (bill H.R. 3069 in the United States House of Representatives) puts almost every licensed doctor and hospital in the country into one plan, so **you** choose who cares for you.

HOW INSURERS LIMIT YOUR CHOICE TODAY

Picking a plan is not the same as picking your doctor. The plan decides who is on the list, and the list can change at any time.

1. **Short lists.** Plans only pay for doctors, clinics, hospitals, and dentists who agree to the company's terms. Everyone else is "out of network."
2. **Approval first.** Even with a doctor on the list, the insurer can still delay or say no to the care your doctor recommends.
3. **Your job decides.** When your employer switches plans, the list changes too. You may have to leave doctors you have trusted for years.
4. **Few options on your own.** If you buy your own plan or have Medicaid, your choices depend on which companies sell plans where you live.
5. **Private Medicare plans.** "Medicare Advantage" plans for seniors and people with disabilities come with their own short lists and approval rules.

WHAT CHANGES UNDER NATIONAL IMPROVED MEDICARE FOR ALL

- ✓ **One plan, every doctor.** Almost any licensed doctor or hospital in the country, with no approved list to check.
- ✓ **No out-of-network bills.** No extra charges for seeing the doctor you pick.
- ✓ **Your doctor stays with you,** from birth to old age, even if you change jobs or move.
- ✓ **Your boss steps out.** Your employer no longer decides your coverage or your doctors.

UNDER H.R. 3069, YOU CAN CHOOSE

- A woman doctor for women's health care
- A doctor who shares your race
- A doctor who speaks your language
- A doctor with skill in your disability
- Your family's longtime doctor

THE BOTTOM LINE

Choosing between insurance plans is not real choice. Real choice is picking your doctor. Today, your insurer and your employer decide. Under Medicare for All, **you** decide.

CONTACT US

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