SINGLE PAYER MYTH BUSTER

THE MYTH

"Tweaking the ACA will get us to National Improved Medicare for All."

THE FACT

Small fixes to the Affordable Care Act (ACA) will not get us there. The ACA leaves private insurance companies in charge of our healthcare, and nothing in it limits how much they can raise their prices. More government help lowers what people pay each month, but it also sends more money to those companies. National Improved Medicare for All (bill H.R. 3069 in the United States House of Representatives) is a fix that works and lasts.

WHY TWEAKING THE ACA WILL NOT GET US THERE

On the ACA's government Marketplace, people buy private insurance plans, often with help from tax credits.

1. **More help, more profit.** Bringing back the larger tax credits that ended in 2025 would lower monthly payments but also raise insurance profits.
2. **No limit on price increases.** Insurance companies keep raising prices, and the government keeps paying. Nothing in the ACA stops them.
3. **Profits are way up.** Since the Marketplace began, people's costs have soared, and insurance profits per enrollee have grown 1,647%.
4. **Healthier people drop out.** As costs rise, healthier people give up their plans and some insurance companies leave. Those who stay are older and sicker, so prices climb even higher.
5. **High deductibles block care.** Even with tax credits, most people must pay thousands of dollars before their plan pays. Many people with low incomes skip care they need.

WHAT CHANGES UNDER NATIONAL IMPROVED MEDICARE FOR ALL

- ✓ **No more premiums or deductibles.** Monthly insurance payments, deductibles, copays, and medical bills go away for everyone.
- ✓ **No more denied care.** You and your doctor decide your care, not an insurance company.
- ✓ **Real limits on costs.** Less paperwork, lower drug prices, and one fair payment rate for doctors and hospitals keep costs down.
- ✓ **A fix that lasts.** Tax credits can run out, as they did in 2025. H.R. 3069 is a permanent answer, with care from birth to end of life.

THE BOTTOM LINE

Tweaking the ACA keeps us tied to insurance companies that deny care, raise prices, and charge very high deductibles. National Improved Medicare for All (H.R. 3069) is the fix that works and lasts.

CONTACT US

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