SINGLE PAYER DETOURS

THE DETOUR

"Lowering the age of Medicare."

WHY THIS IS A DETOUR

Lowering the Medicare age sounds like a first step, but it leads us away from Medicare for All. New bills would lower the Medicare age to 50 while leaving private insurance companies in charge of our healthcare. They add millions of people to Medicare without any of the savings that come from removing insurance companies. The high price tag will be used to claim that Medicare for All is too expensive.

WHY LOWERING THE AGE WILL NOT GET US THERE

New bills in Congress, like H.R. 10875, would lower the Medicare age to 50.

1. **Huge cost, zero savings.** About 62 million people would join Medicare, paid for by the government, with none of the savings of H.R. 3069.
2. **A gift to insurance companies.** Medicare Advantage plans could sign up over half of new enrollees, deny care, and keep overcharging Medicare by $76 billion a year.
3. **Insurers keep the profits.** Older, sicker people move to Medicare, leaving companies with younger, cheaper customers. Their profits will likely grow.
4. **The same old gaps.** No better benefits, no end to Part B and Part D premiums, no limit on drug prices, no end to medical debt, and no coverage for spouses or children. And 700 rural hospitals at risk of closing get no help.
5. **It will vanish in five years.** The bill ends after five years, just as the extra ACA tax credits ran out in December 2025.

WHAT CHANGES UNDER NATIONAL IMPROVED MEDICARE FOR ALL

- ✓ **Everyone is covered.** Every resident, from birth to end of life, including spouses and children.
- ✓ **Real savings.** Removing insurance company profits and paperwork frees up money to improve benefits for everyone.
- ✓ **Full benefits, no bills.** Comprehensive benefits including inpatient and outpatient care, reproductive care, prescription drugs, hearing, vision, dental, and long-term care. No premiums, no medical debt.
- ✓ **No more denied care.** No insurance company standing between you and your doctor, and no prior authorization run for profit.
- ✓ **A fix that lasts.** H.R. 3069 is permanent. It does not end after five years.

THE BOTTOM LINE

Lowering the Medicare age is a costly step backward that feeds insurance companies. Voters gave Congress a mandate: pass National Improved Medicare for All (H.R. 3069), not a detour.

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