



What is true universal, or single-payer, healthcare?

- No premiums. No deductibles. No co-pays or co-insurance. No medical debt.
- 100% of your costs would be paid by the government. Under the Affordable Care Act (ACA) only 70% is covered by exchange plans.
- ALL necessary testing, care, and treatment would be covered, including mental health, dental, and vision.
- Your access to healthcare would never depend on your ability to pay.

Is it free?

- No – everyone who works would pay into the system. As with Medicare/Medicaid, it would be funded through payroll deductions. Most people would pay 4.75% of their income. Too much? The ACA would require most people to pay 9.5%. And what do you pay now?
- 1/3 of 1% tax on stock sales – Wall Street has to pay its share too!

Is it good for business?

- Yes – employers would pay a set percentage and no longer face annually rising premiums and shrinking coverage.
- No more paying for worker's comp.
- Labor and management would no longer have to fight over healthcare benefits.
- If employers didn't have to pay exorbitant healthcare costs, they could hire more people.
- Consumers will have more money to spend that purchasing products and services, increasing business profitability, and making our economy stronger.

If I'm healthy, why should I have to pay higher taxes for someone else's healthcare?

- Your taxes help pay for police and fire protection, public education, infrastructure, and our military even though you may never be the victim of a crime, have a home that burns down, have children that attend school, ride a bus or a train, or personally need military intervention.
- Healthcare is a basic need for everyone. Providing it for each other makes our country healthier and stronger.
- Right now you are paying exorbitant rates for the healthcare of those who are uninsured, underinsured, and have no access to care except the Emergency Room.

Wouldn't the government be able to interfere in my healthcare decisions?

- Insurance companies limit your choice of providers, deny claims for treatment, and spend up to 20% (this is what the ACA allows) on administrative costs. Their vested interest is in profit and happy investors. The government spends around 6% administering Medicare/Medicaid. The government's interest is the same as ours – improving America's health because the healthier we are, the lower the cost of healthcare.
- Under a true universal system, no provider or facility would be "outside the network."
- Decisions will be made by you and your doctor, not bureaucrats with no medical training.
- There will be no more fighting with insurance companies when you should be fighting your illness.

True universal healthcare is simple, cost-effective, and offers the greatest benefit to our society. It makes sense and cents! But it will not be easy to pass into law or to implement. The participation of the People, relentless in our demand, is what it will take to make true universal healthcare a reality!

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