



How would a National Improved Medicare for All (NIMA) healthcare plan work for businesses?

Currently, businesses that offer health insurance to their employees pay at least 15% of operating costs (most pay more) for covering their employees. The ACA's convoluted requirements for different sized businesses based on number of employees has caused some employers to cut down on or not be able to hire full-time workers in order to save money on ever-rising premiums.

Under a NIMA plan:

- Cost would be cut to around a 7% payroll tax, with no rising premiums to worry about.
- Medical costs associated with worker's comp would be covered.
- All employees, part- or full-time, would receive all medically necessary care and treatment they needed, including in- and outpatient care, primary care, surgery, testing, lab work, physical and occupational therapy, prescription drugs, dental, vision, long term care, mental health, and addiction recovery.
- There would be no administrative work to be done as far as claims, renewal of policies, or purchasing different kinds of policies.
- Neither the employer nor the employees would ever see a medical bill. They would go to the doctor(s) *they* choose, receive the services they need, the doctor and/or the hospital would send the bill to the government, and the government would pay. Medical bankruptcy would no longer exist and businesses would no longer have to choose between hiring a full-time worker and paying an insurance premium they can't afford, cutting benefits, buying a cheaper, inadequate plan, or shifting more cost to employees who also can't afford it.

Isn't this socialized medicine?

No. In a socialized plan like the one in the UK, the government not only pays the bill, but they also employ the providers, and own the hospitals, facilities, and labs. Under NIMA, doctors and other providers are either solo practitioners or members of a private practice, as they are now; hospitals, etc. are privately owned and operated. The government pays the bill and that's it.

I don't want some federal bureaucrat deciding what treatment I can and cannot have – I've heard about those death panels!

Private insurance companies driven only by profit motive now limit care based on cost. They hand down death sentences every day by denying medically necessary, doctor-preferred treatment in favor of whatever's cheaper. This leads to an approximate 45,000 unnecessary deaths per year. The government has no profit motive. Yes, one of the priorities is saving money, but the top concern is keeping us healthy, which is why NIMA promotes primary and preventive care, as well as the best appropriate treatment.

What if I move my business to another state?

NIMA is completely portable for both business owners and their employees. No matter where in the U.S. you move, you insurance goes with you. And if some employees choose to stay where they are, they will not lose their healthcare and it will stay the same when they get a new job. But once their employment by you ends, you will no longer pay for their coverage.

Questions? Email us at duh4us@gmail.com or follow us on Facebook at www.facebook.com/DUH4Healthcare/

