

# WHY SENIORS AND PEOPLE WITH DISABILITIES SHOULD SUPPORT IMPROVED AND EXPANDED MEDICARE FOR ALL

Our health care system is unraveling. Even Medicare, America's most popular and best administered program is suffering. The universality of the Medicare program that was originally intended is now being undermined by the expanding role of private, for-profit insurance companies that are required to cover the costs that traditional Medicare does not cover. Medicare covers less and less each year, and we pay more and more for supplemental insurance, premiums, co-pays, and uncovered procedures and medications.

## IMPROVED AND EXPANDED MEDICARE FOR ALL IS THE ANSWER

- **Every resident of California would be covered** by one plan with comprehensive benefits.
- **For Medicare Beneficiaries, there would be no need for supplemental insurance** to “wrap around” Medicare in order to pay for the 20% that Medicare doesn't cover, including outpatient care, prescription drugs, and so on. MEDICARE FOR ALL would cover all of these services with no more premiums, deductibles, or co-payments.

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- **You will have the choice of providers.** For example, if you are currently a Kaiser Senior Advantage member, you could still go to Kaiser for all of your care if you choose. What you won't need to do is pay any additional charges for this coverage — nor will you have any co-payments. The same is true for any other supplemental insurance you may have — you won't need it anymore. You pick your providers and Healthy CA pays for whatever Medicare doesn't cover.
- **Benefits that are not currently covered by Medicare will be added,** including vision, dental, hearing, podiatry, home health care and other long-term supports and services, mental health care, durable medical equipment and more.
- **Everyone will get a Health Care Card,** which can be used at the provider of your choice, anywhere in the state. If you are travelling outside of California, or the country, you just show this card and your services will be covered.
- **Seniors on Medicare will save considerable money.** You will still pay your Part A premium out of your benefit check, but Part B premiums will be eliminated and Part D drug costs will be eliminated or at least markedly cut. There will be no more need for Medigap policies, and Medicare Advantage will be eliminated because the new system will cover what Advantage plans do now.
- **How will we pay for this?** With no insurance companies in the mix, there will be no administrative overhead, marketing costs, or CEO and shareholder profits. The single payer system will allow for negotiation of provider rates and procedures, and for negotiation of drug prices. Our state and country are already spending billions on health care — this will redirect those dollars and do it in a way that provides care for everyone, with a better standard of care.