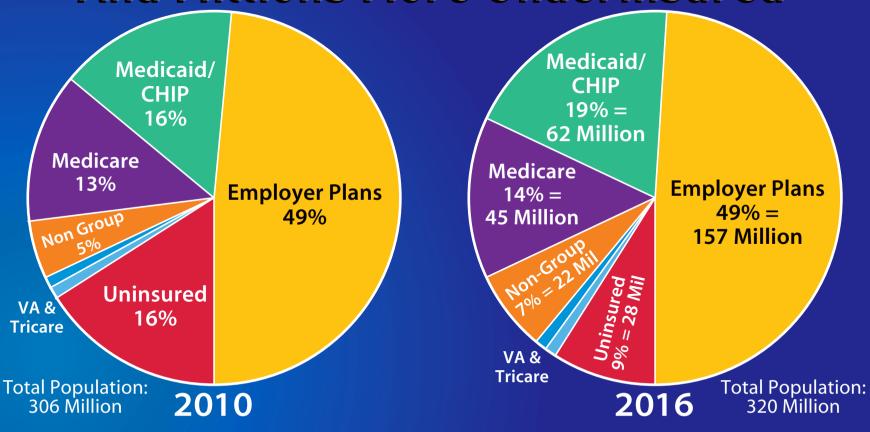


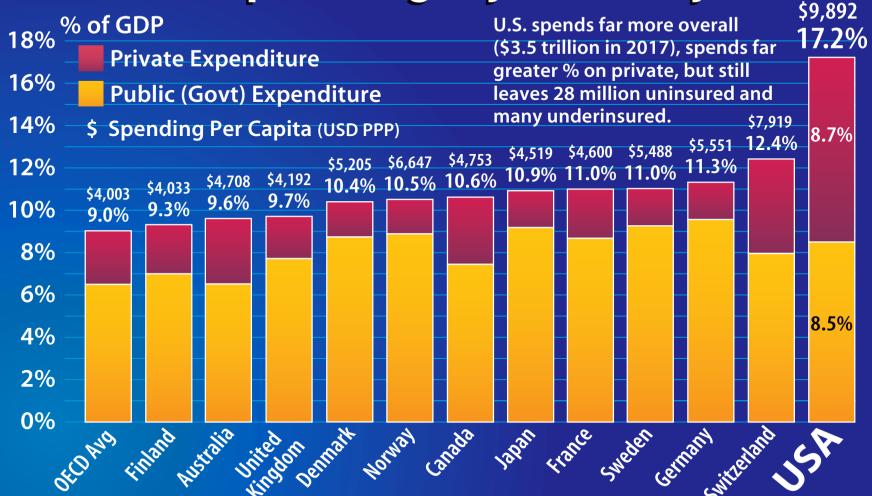
Presentation Designed & Developed by Witte Design, LLC ©2012-2018 • Tucson, Arizona



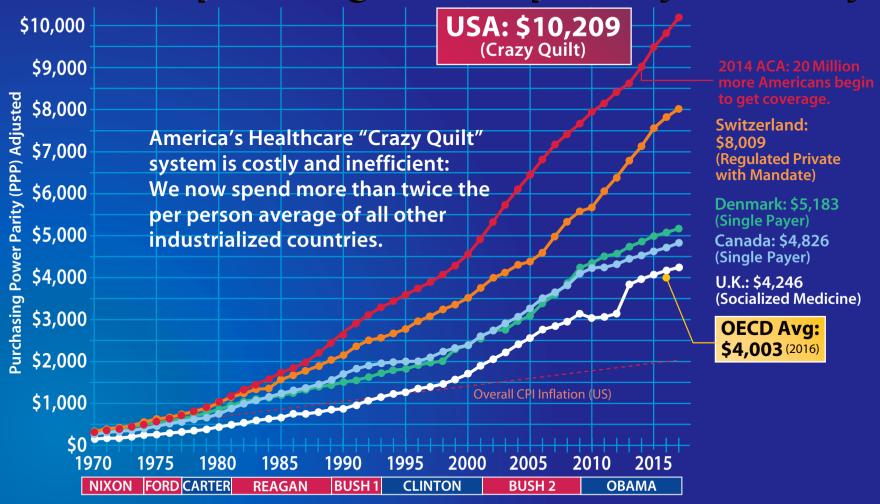
### Despite Improvements, ACA Still Leaves 28 Million Uninsured And Millions More Underinsured



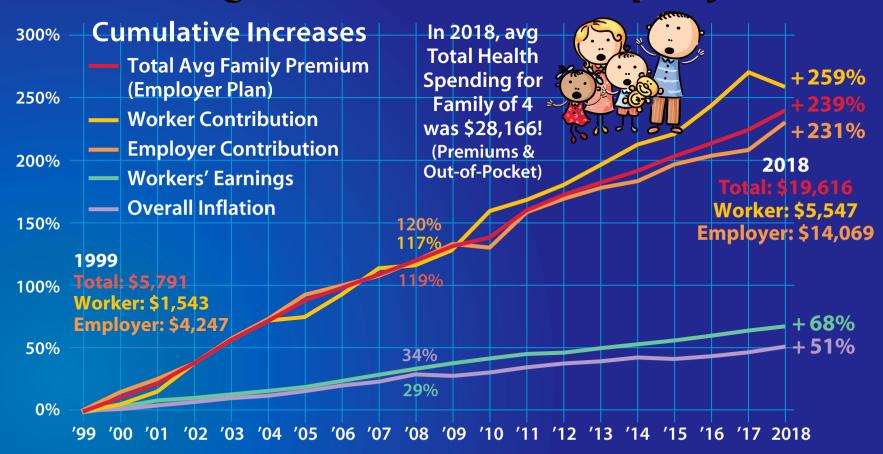
### Health Spending By Country 2016



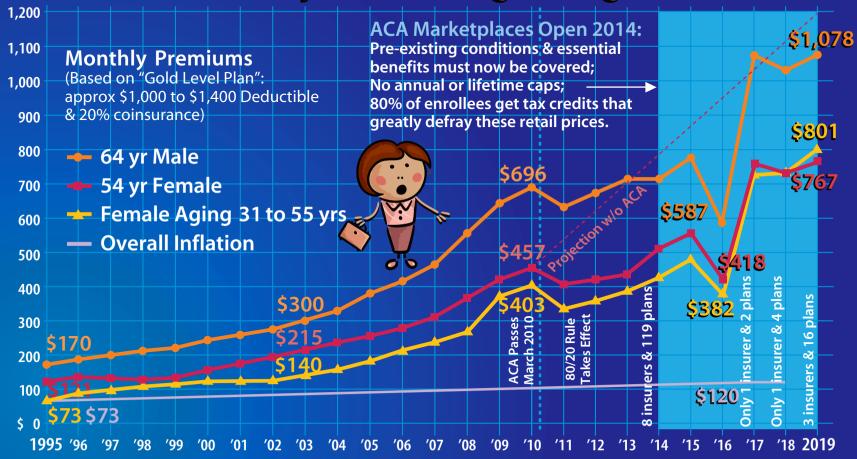
### Health Spending Per Capita By Country



### Runaway Health Premiums Eat Away At Wages & Burden Employers



### Individual Plan Health Premiums: Costs Were Skyrocketing Long Before ACA



### **U.S.** Prices Are Too Darn High!



\$765 **AUSTRALIA** \$2,142

**NEW ZEALAND** 

\$155 ADVAIR (30-DAY SUPPLY)

\$38 GERMANY

**CORONARY BYPASS** 

\$78,318

\$24,059

\$32,480

**NEW ZEALAND** 

HIP REPLACE

\$6,757 **SPAIN** 

\$16,335 U.K.

**MRI SCAN** 

**USA** 

\$215 **AUSTRALIA** 

\$503 **SWITZERLAND** 

**BABY DELIVERY** 

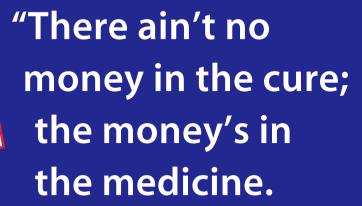
\$1,950 **SPAIN** 

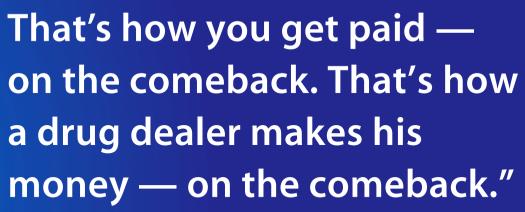
\$5,312 **AUSTRALIA** 

Because U.S. has a wide range of prices for same procedures, average prices are shown here; Dollars are \$US

### Curing Diseases Is Bad For Business

Goldman Sachs asks in biotech research report: 'Is curing research a sustainable business model?'





— Chris Rock





### **ACA Banned Cherry-Picking Only The Healthy**

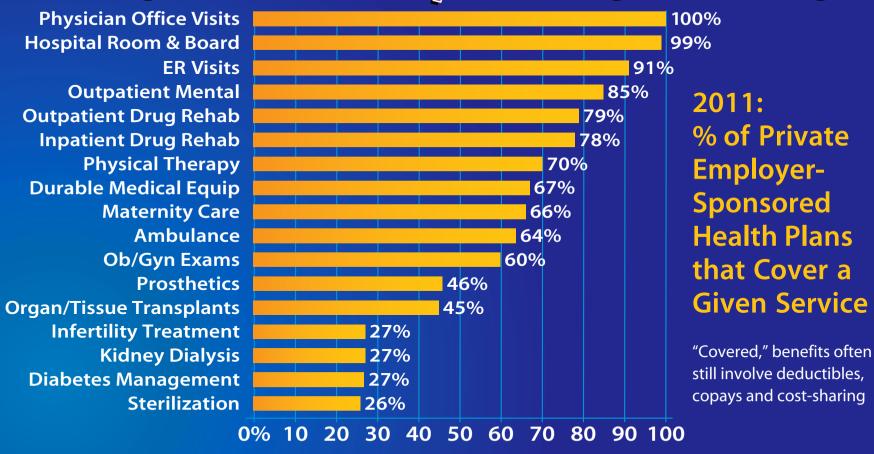


"We at Big Insurance will even kick sick children to the curb, but we pay a nice juicy dividend to our shareholders (aka our real customers). At least *our* death panels turn a profit. The more people and claims we deny and delay, the more money we make. The system works for *us*!"

20%-25% Drain:

Admin, Ads, Profits, Excessive Executive Pay & Bonuses

### Read The Fine Print: Before ACA, Having Insurance Having Coverage

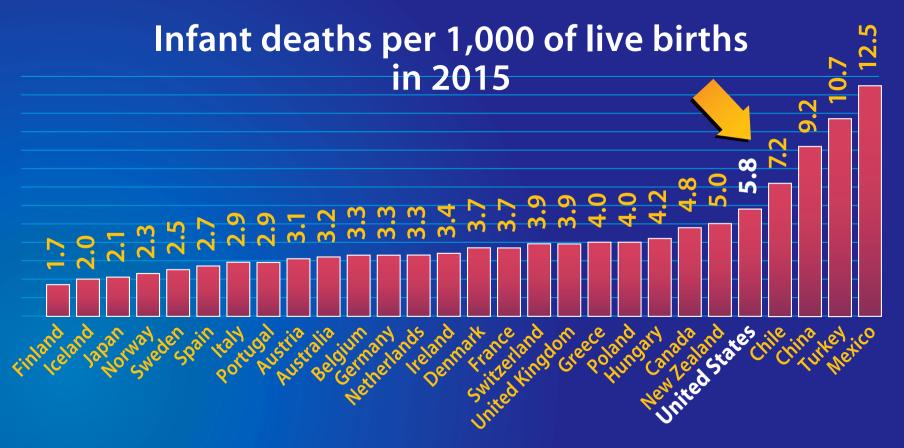


# Before ACA 50,000,000 in U.S. Had No Health Insurance

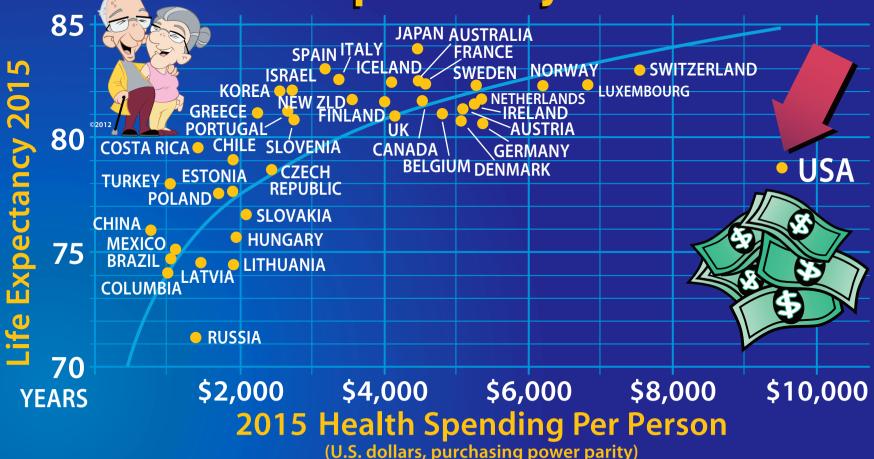
44,000/yr
Died Because of Lack of Insurance

600,000/yr
Went Bankrupt Due to Medical Bills

### U.S. Spends The Most, But Has High Infant Mortality Rate







### Current U.S. Heathcare "Crazy Quilt" Is Complex, Costly And Cruel

\$3.3
TRILLION
SPENT IN 2016
= 18% of economy;
2/3 is tax-financed

\$10
THOUSAND
PER PERSON
= more than twice
the OECD avg

\$50 TRILLION 2019-2028 estimated cost over next decade THOUSAND 2018 PREMIUM employer family plan (employee paid 28%)

\$500
BILLION
PAPERWORK
waste per year due
to too many payers

31
MILLION
UNINSURED
and millions more
underinsured (2017)

28
THOUSAND
UNINSURED DIE
per year due to
lack of insurance

THOUSAND
GO BANKRUPT
per year due to
medical bills

## GOP-Care! E

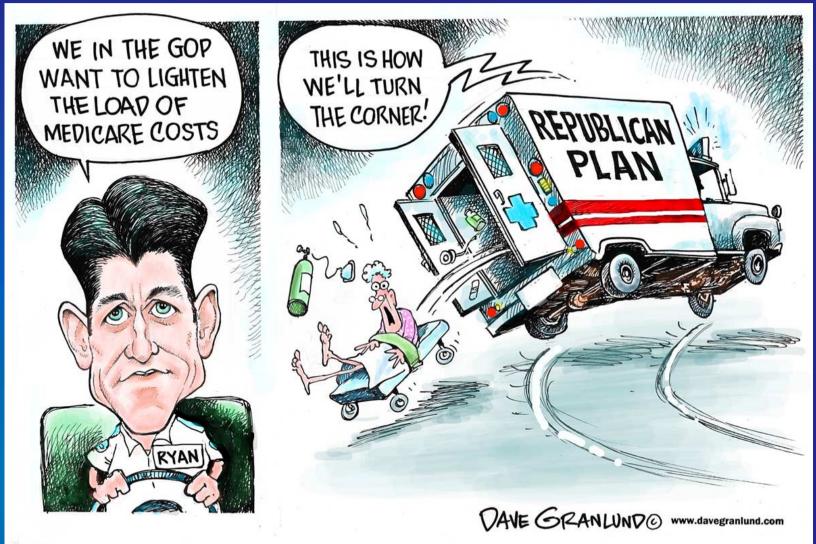
"It's a vision that says America can't afford to keep the promise we've made to care for our seniors. It says that ten years from now, if you're a 65-year-old who's eligible for Medicare, you should have to pay nearly \$6,400 more than you would today. It says instead of guaranteed health care, you will get a voucher. And if that voucher isn't worth enough to buy insurance, tough luck — you're on your own."

"Put simply, it ends Medicare as we know it."

— President Obama (April 2011)

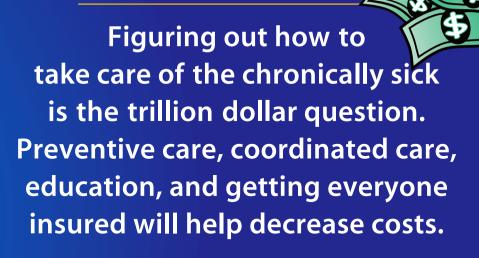


### Cost Shifting Is No Solution



### **Death Panels: Govt Bureaucrats Ration Care** It's profit-obsessed private insurers who regularly deny people and claims. **Buy Insurance Across State Lines** Race-to-bottom to avoid even meager state regulations. **Everyone Gets Care: Just Go To ER!** ER only mandated to stabilize patient: No chemo in the ER! Most expensive care: Leads to bankruptcies and cost shifting. 4 High-Risk Pools For Sick People Premiums way too high, govt subsidies grossly inadequate, coverage skimpy 5 Health Savings Accts & Even Higher Deductibles Only suited for relatively wealthy and healthy with extra disposable income. 6 Tort Reform For "Crisis Of Junk Lawsuits" Defensive medicine = only 1% to 2% of total health spending. Capping damages at \$250,000 limits patient protection and victims' rights.

### 50/0 5000 of Patients of Costs





## March 2010: Patient Protection & Affordable Care Act (aka ACA) Provisions In Effect Since 2010 (or 2014)

- 1 Preventive Services Must Be Free (No Copay/Deductible)
- Young Adults Under 26 Yrs Eligible To Stay On Parents' Policy
- **3** Banned Policy Cancellations When You Get Sick
- Banned Lifetime Caps & Gradually Phased Out Annual Caps By 2014
- Banned Pre-Existing Condition Discrimination: Began in 2010 for Children Under 19 Yrs Began in 2014 for Everyone Else

Slide 1 of 2



- 6 At Least 80% Of Premium Dollars (85% In Large Group Plans) Must Be Spent On Actual Health Services
- 7 Small Biz Health Insurance:35% Tax Credits (50% In 2014)
- 8 50% Discount For Seniors Who Fall Into Rx Drug "Donut Hole"; Closes Hole By 2020
- 2014: Medicaid Expansion and Tax Credits for Individuals & Families to Buy Private Insurance Slide 2 of 2



- Companies CompeteFor Your Business: EasyComparison Shopping
- Policies Must Meet
   Minimum Standards
   (No Junk Allowed!)
- Individuals, Families& Small Biz Welcome
- No Discrimination
   Based On Health Status,
   Gender, Job, Etc.\*

\*Rates can vary only by Geography, Age (3:1) & Tobacco Use (1.5:1)



It's All Connected:

Why Piecemeal

Why Piecemeal Doesn't Work

NEED TAX REVENUES



FREE-RIDER PROBLEM

GOVT SUBSIDIES

INDIVIDUAL MANDATE

OP ORIGINAL

1993

Or go Medicare-For-All:
Pay for healthcare like we
pay for roads and military —
through the tax system.

# THE ONE-SIDED MANDATE

### **Just Shifts Costs To Others**

1986 Federal mandate that ERs provide stabilizing treatment to everyone regardless of ability to pay shifts costs of unpaid services for the uninsured to hospitals, which then shift the costs to the insured.





Cost Shift = Avg \$1,000/yr Per Family

Company of the compan

Began Jan 1, 2014 ACA INDIVIDUAL ANNUAL TAX PENALTY: Greater of... **Tickets** 2014: \$95/adult or 1% of income 2015: \$325/adult or 2% of income 2016: \$695/adult or 2.5% of income Children under 18 yrs are half-price Free-\*Exemptions for religious objections or if cost Ride of insurance exceeds 8.0% of annual income after subsidies; No penalty if uninsured less than GOP made penalty \$0 starting 2019 (effectively repealing it) EMPLO! \$2,000 per Full-Time Employee \*Exemption for small businesses with fewer than 50 employees. Subtract first Responsibility 30 employees from payment calculation. Began Jan 1, 2015 for +100 employees & Jan 1, 2016 for 50-99 employees. **Mandates** 

### Affordable Care Act: Help With Access & Affordability

Began Jan 1, 2014

Expands Medicaid Eligibility (Program For Low-Income) Up To 138% Federal Poverty Level

Individuals with incomes below \$16,753 (for 2019)

Families (of four) with incomes below \$34,638 (for 2019)

To avoid burdening States, expansion of Medicaid\*
100% financed by Federal govt 2014 thru 2016.
Then phases down to 90% by 2020.

Sliding Scale Of Tax Credits For Low- & Middle-Income 100% To 400% Federal Poverty Level

Individuals with incomes \$12,140 to \$48,560 (for 2019)

Families (of four) with incomes \$25,100 to \$100,400 (for 2019)

These households will pay as little as 2.08% and no more than 9.86% of income to buy mid-level insurance on the exchanges.

Max out-of-pocket costs capped at \$7,900/individual and \$15,800/family or lower (2019).

\*Per Supreme Court June 2012 decision, States can opt out of Medicaid expansion. 36 states + D.C. have opted into the expansion as of Nov 2018.

### GOP Blocking Medicaid Expansion In 14 States — Where Most Needed

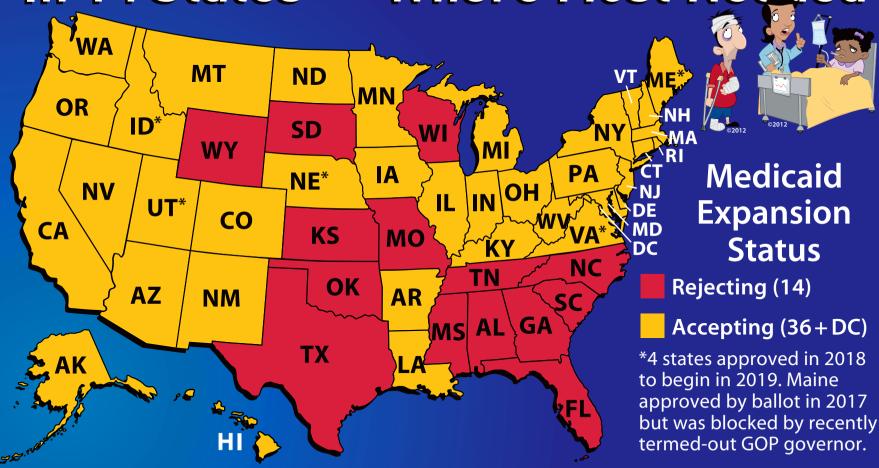


TABLE 1: Incomes as Percentage of 2018 Federal Poverty Level (FPL)								
HOUSEHOLD SIZE	100% FPL	138% FPL	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
1	\$12,140	\$16,753	\$18,210	\$24,280	\$30,350	\$36,420	\$42,490	\$48,560
2	\$16,460	\$22,715	\$24,690	\$32,920	\$41,150	\$49,380	\$57,610	\$65,840
3	\$20,780	\$28,676	\$31,170	\$41,560	\$51,950	\$62,340	\$72,730	\$83,120
4	\$25,100	\$34,638	\$37,650	\$50,200	\$62,750	\$75,300	\$87,850	\$100,400
5	\$29,420	\$40,600	\$44,130	\$58,840	\$73,550	\$88,260	\$102,970	\$117,680

In 32 states + D.C. opting in, households below 138% of FPL will qualify for Medicaid expansion instead.

**TABLE 2: Maximum Monthly Premium You Pay For Benchmark Silver Plan** (Federal govt pays any balance of non-smoker Silver premium owed to insurance co.)

HOUSE SIZ		100% FPL	138% FPL	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
, which sidies.		Based o <b>2.08</b> %	n Max Anı 3.42%	nual Prem 4.15%		ay as a % 8.36%		ousehold 9.86%	Income 9.86%
above 9 subs dollar	1	<b>\$21</b> /mo	<b>\$48</b> /mo	<b>\$63</b> /mo	<b>\$132</b> /mo	<b>\$211</b> /mo	<b>\$299</b> /mo	<b>\$349</b> /mo	<b>\$399</b> /mo
FPLs a	2	<b>\$29</b> /mo	<b>\$65</b> /mo	<b>\$85</b> /mo	<b>\$179</b> /mo	<b>\$287</b> /mo	<b>\$406</b> /mo	<b>\$473</b> /mo	<b>\$541</b> /mo
2018 sed fo	3	<b>\$36</b> /mo	<b>\$82</b> /mo	<b>\$108</b> /mo	<b>\$227</b> /mo	<b>\$362</b> /mo	<b>\$512</b> /mo	<b>\$598</b> /mo	<b>\$683</b> /mo
d on lands	4	<b>\$44</b> /mo	<b>\$99</b> /mo	<b>\$130</b> /mo	<b>\$274</b> /mo	<b>\$437</b> /mo	<b>\$619</b> /mo	<b>\$722</b> /mo	<b>\$825</b> /mo
Based will Rou	5	<b>\$51</b> /mo	<b>\$116</b> /mo	<b>\$153</b> /mo	<b>\$321</b> /mo	<b>\$512</b> /mo	<b>\$725</b> /mo	<b>\$846</b> /mo	<b>\$967</b> /mo

For general informational purposes only; provided without warranty or guarantee. Consult Marketplace at HealthCare.gov.

### Marketplace Plans: The Metal Levels

Plan Type	Plan Pays % of Total Covered Expenses (on Avg) = Actuarial Value	Consumer Pays for Deductibles, Co-pays & Coinsurance (on Average)
Platinum	90%	10%
Gold	80%	20%
Silver	70%	30%
Bronze	60%	40%

Higher Premiums & Lower Consumer Cost-Sharing



Max out-of-pocket annual limit of \$7,900 individual / \$15,800 family (excluding premiums). Lower for households < 250% FPL

100% to 250% FPL also Eligible for Cost-Sharing Subsidies to Reduce Out-of-Pocket Costs.

Must enroll in Silver plan for cost-sharing subsidies.

### **ACA Provisions Very Popular**

Insuran

(Note: ACA = ObamaCare)	% Support
Can stay on parents' insurance until age 26	82%
nsurance exchanges to compare prices & benefits	82%
Govt financial assistance to help buy coverage	81%

Closes donut hole in Medicare Rx drug plans 81%

No out-of-pocket costs on preventive services **79%** 

Medicaid expansion to cover more low income people 77%

Large employer mandate to provide health insurance 69%

Bans pre-existing condition discrimination 65%

**Increases Medicare payroll tax on high incomes** 65%

Favorable opinion of ACA/ObamaCare overall 53%

# JUSTICE For All?

"(The Affordable Care Act) should extend insurance coverage to millions of Americans who are uninsured now and end some of the insurance companies' harsher practices. But the sad truth is that, even with this ambitious reform, the United States will still have the most complicated, the most expensive, and the



most inequitable health care system of any developed nation."

### U.S. Healthcare Is No Marketplace

"(We) are powerless buyers in a seller's market where the only sure thing is the profit of the sellers."



"Unless you are protected by Medicare, the health care market is not a market at all. It's a crapshoot. People fare differently according to circumstances they can neither control nor predict... (T)hey have little visibility into pricing, let alone control of it... They have no idea what their bills mean, and those who maintain the chargemasters couldn't explain them if they wanted to."

— Steven Brill, "The Bitter Pill"

### Medicare-For-All: Healthcare Is A Right

1 Universal & Comprehensive: Enhances and extends Medicare to all.

2 Simple & Cost-Effective: Ends maze of for-profit insurance costs, medical bills/debt; Negotiates lower drug prices.

3 Freedom & Choice: Go to any doctor or hospital in the entire U.S.

Good for Business: Gets insurance burden off backs of businesses; Frees entrepreneurs from job lock.

Big Savings for 95% of Americans

### Trump/Ryan/GOP "WealthCare"

#### 24 Million Low/Mid-Income Lose Coverage

2017-2026



Ends Medicaid Expansion & Guts Original Medicaid Thru Fed Caps -(\$ 880 B)

Skimpier Insurance Premium Tax Credits (\$361 B instead of \$673 B) -(\$ 312 B)

Hits older, lower-income, rural and sick Americans especially hard; Ends cost-sharing subsidies that help lower deductibles, co-pays

**Ends Small-Employer Tax Credits** 

-(\$6B)

#### Wealthy Get **HUGE** Tax Breaks

2017-2026

Repeals 0.9% Add. Medicare Payroll Tax on High Incomes

–(\$ 117 B)

Repeals 3.8% Capital Gains Medicare Tax on High Incomes

-(\$ 158 B)

>\$200,000 single/>\$250,000 married currently subject to Medicare payroll tax of 3.8% instead of 2.9%; includes investment income over that threshold. Medicare Part A (Hospital) Trust Fund will run out 3 yrs earlier (by 2025)

Repeals Taxes on Big Insurance, Big Pharma & Medical Device Cos. -(\$ 189 B)

**Repeals Insurance Mandate** (Individual = \$38 B; Employer = \$171 B) -(\$ 209 B)

More Tax Deductions for Health Savings & Flexible Spending Accts –(\$ 37 B)

(in \$ Billions)

## The Best Plan Is So Simple!

#### Single Individual With Annual Income of \$26,500 in 2026

Age	Annual Retail Premium	Premium Tax Credit	Net Premium Paid by Enrollee (and as % of income)	Actuarial Value of Plan (higher % is better)

#### **House GOP Plan = AHCA (aka Ryan/TrumpCare)**

21 yr old	\$3,900	\$2,450	<b>\$1,450</b> (= 5.5%)	65% = Bron
40 yr old	\$6,050	\$3,650	<b>\$2,400</b> (= 9.1%)	HIGH deduct
64 yr old	\$19,500*	\$4,900	<b>\$14,600</b> (= 55.1%)	co-pays, co-in

#### Senate GOP Plan = BCRA (aka McConnell/TrumpCare)

21 yr old	\$4,100	\$1,900	\$2,200 (= 8.3%)	70% = Silver**
40 yr old	\$6,400	\$3,400	\$3,000 (= 11.3%)	MEDIUM deductible,
64 yr old	\$20,500*	\$14,000	<b>\$6,500</b> (= 24.5%)	co-pays, co-insur.

#### **Current Law = ACA (aka ObamaCare)**

21 yr old	\$5,100	\$3,400	<b>\$1,700</b> (= 6.4%)	87% = Gold**
40 yr old	\$6,500	\$4,800	<b>\$1,700</b> (= 6.4%)	LOW deductible,
64 yr old	\$15,300*	\$13,600	<b>\$1,700</b> (= 6.4%)	co-pays, co-insur.

#### **Medicare-For-All** (= Single-Payer)

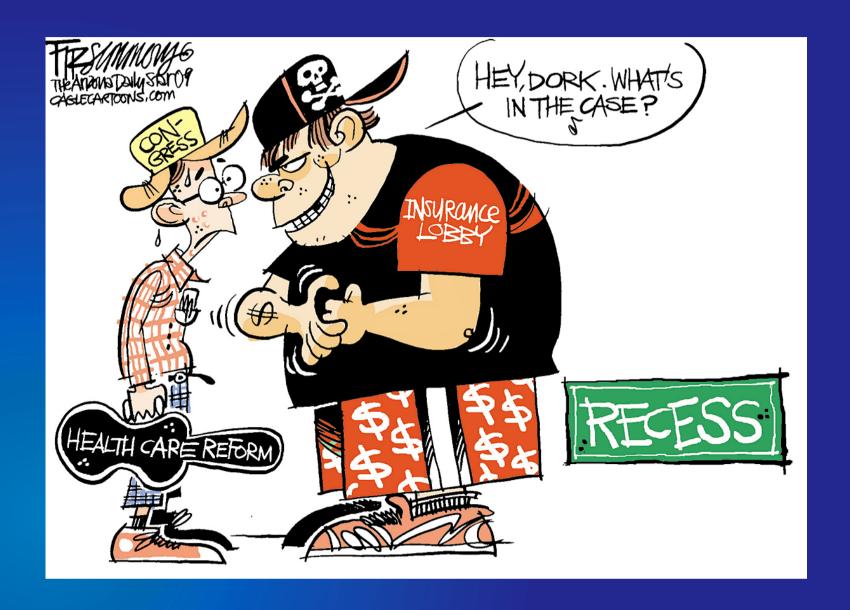
Household pays 3.0% of income (employer payroll tax) \$795 (= 3.0%)

100% Covered No cost-sharing

\*GOP Plans allow insurance co. to charge 64yr old 5x more than 21yr old (ACA capped this at 3x more).

\*\*GOP Plans end ACA cost-sharing subsidies that lower deductibles, co-pays, co-insur. for 100% to 250% FPL.





### Medicare-For-All: Action Plan!

1 Learn More: Resources

ConnectTheDotsUSA.com: Medicare-For-All presentation Kaiser Family Foundation: kff.org (general health data) Physicians for a National Health Program: pnhp.org HealthOverProfit.org and hcfat.org (HR 676 Calculator)

FixItHealthcare.com

2 Show Up: Push Medicare-For-All Into The Debate



3 Litmus Test: Must Pledge To Co-Sponsor Medicare-For-All For Your Vote; Support JusticeDemocrats.com Candidates



"For God's sake — every single other industrialized country in the entire world has universal health care. Why can't we?

How many more people have to die?

How many more sacrifices on the altar of Almighty Greed?

Any health care system that denies necessary care on the basis of wealth is evil. It doesn't matter how you micromanage it, or tinker with it. It's evil... End of story."

— Former U.S. Representative Alan Grayson

