Michigan for Single Payer Healthcare
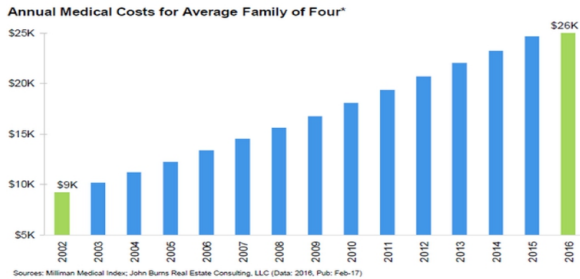*"Everybody In, Nobody Out!"*   www.michigan4singlepayer.org

What's the problem with profit-driven healthcare?

➜ 60% of all bankruptcies are caused by medical bills, most of these are insured people.

➜ In 2018 the average "family plan" cost $28,000 in annual premiums with an $8000 deductible.

➜ Half of all Americans say they cannot cover an unexpected $1000 out-of-pocket medical bill. The largest category on GoFundMe is people who cannot afford their healthcare.

Annual Medical Costs for Average Family of Four*
Sources: Milliman Medical Index; John Burns Real Estate Consulting, LLC (Data: 2016, Pub: Feb-17)
JOHN BURNS REAL ESTATE CONSULTING

➜ Insurance companies employ entire departments dedicated to avoiding paying healthcare costs; this is where they make their profits. Doctors and hospitals spend 40% of their time and overhead arguing with insurance companies concerning prescribed treatment.

Where does all that money go? Private and "non profit" health insurance spends 20% or more in overhead; shareholder profits, exorbitant CEO pay, and endless advertising. Publicly administered programs are more efficient with only 2% overhead costs.
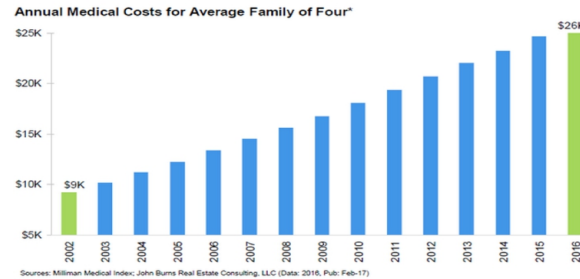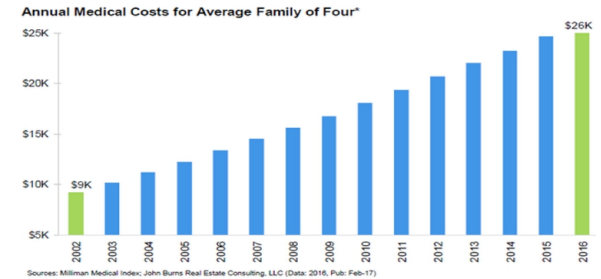
Bankruptcies due to medical expenses (2011-2017)	
United Kingdom: 0	Japan: 0
Taiwan: 0	Norway: 0
France: 0	**USA: 4,872,487**

Other countries have single payer or something similar, and get much better healthcare at a much lower cost because they are much more efficient.

Expanding access to insurance is not the solution; *expanding access to healthcare is.*

What is single payer/expanded Medicare for all?

It is publicly funded health insurance, similar to most other industrialized countries.

Doctors and hospitals will not change or go away; they will simply bill a different agency. Every provider will be in the same network, so there will be no more nasty surprises or denials.

No one will pay a premium or a co-pay *ever again!*

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How will we pay for this? The same way we pay for Medicare now, through taxes: 95% of us will pay less in taxes than we currently pay in premiums and other out of pocket expenses.

What will be covered? Everything that is covered by Medicare now, plus dental and vision. If voters want more covered they can vote for that through the democratic process.

What if I want to stay on my plan or just have extra coverage? You can do that! But if you lose your job or otherwise cannot afford private insurance, you will still have access to quality healthcare.

Isn't this socialism? No, in fact it is excellent for a free market economy, benefiting enterprise, business and employees all at once. No longer bound to an employer for the sake of insurance benefits, potential entrepreneurs are free to start businesses. Businesses no longer have to deal with health benefits; Medicare for All will free them to focus solely on their business. And unions become stronger as they are no longer forced to accept lower wages in exchange for employee health benefit packages. Finally, having all providers in the same network will mean true free competition between providers and more choice for consumers.

What can I do to support this?

⭐ **Call your senators at: (202) 224-3121 *and tell them to support SB1804.***

⭐ **Call your representatives at: (202) 224-3121 *and tell them to support HR676.***

⭐ **Call your state representatives* at: (517) 373-6339 *and tell them to support* MICare.**

*Find your representatives @ www.house.mi.gov/mhrpublic