

Medicare For All

Congress and people running for President are talking about Medicare for All. This is a new health care idea. Right now, there are many different plans and none of them will become law because Republicans and Democrats do not agree.

History of Medicare and Medicaid

On July 30, 1965, President Lyndon B. Johnson signed into law Medicare and Medicaid. Over the years, Congress has made changes to Medicare and Medicaid so more people are able to receive health coverage. Medicare was created when people over 65 found it difficult to get health insurance. Medicaid was to provide health coverage for poor people and disabled people.

Definitions

Republicans and Democrats -

Two groups of people that have different views on how to run the country

Congress - People who make laws for our country

Health Insurance - A thing to protect you from having to spend all your money on medical care

Long Term Services and Supports (LTSS) - Getting help that you want and need for as long as you need

Private Insurance - Insurance paid for by the person through an employer or just by the person

Public Insurance - Insurance paid for by the government

What are the GOALS of Medicare for All?

Universal coverage is the goal, meaning everyone has health care that is affordable and accessible to all. Proposed plans should include **ALL** people. The current Medicare does not pay for long-term services and supports, hearing, dental, vision or foot care – Medicare for All could change that.

What are the COSTS?

It's important to know the costs of your health insurance. **How much is your employer spending? How much is the government spending? How much are you spending?** People pay money for health care every month. Medicare for All plans have different ways of paying for the ideas – more taxes or people might have to pay.

What are the ideas for Medicare for ALL?

The Medicare for All ideas are different. Some make big changes. Some make little changes. Some would cover all and some will let people have Medicare and keep a private insurance. Words you might be hearing:

- Ben is confused with all the different ways his doctor and hospital bills are paid for. He wants one way to pay for all his care. This is called a **“single-payer” system** when the government would be in charge of paying for all health care.
- Dawn does not have a job, so she has no health insurance. She needs to see a doctor and wants to be able to buy health insurance that she can afford. Dawn is looking for a **“public option”** which would give her the choice to buy health coverage that is run by the government.
- John needs to see a doctor and dentist every 6 months and needs daily care from a personal care assistant to get him ready for the day. John needs **“comprehensive coverage”** which means health care for whatever the person needs. Whatever care a person needs— medical, dental, mental, vision, reproductive, long-term, and more— must be covered.

- Sara has a disability that makes her need to take medicine every day for her heart. Sara has to spend lots of her own money to buy her medicine. Her insurance company does not pay for her medicine because she has a “**pre-existing condition.**” This is a medical condition that started before a person has health care insurance.

Questions to Ask

Important questions to ask the people talking about new ideas are: Would you eliminate Medicaid? If you would, what is the role of states in health care? Why would your plan be better than Medicaid is today? **Will Medicare for All cover the needs of *all*, including people with disabilities?**

Action Step

- Share with your congressional delegation and presidential candidates what matters to you and to people with disabilities in health care proposals. Ask that the needs of people with disabilities, including the need for elder care, long-term services and supports (LTSS), and home-and community-based services, be included in any plan they support.



Illustration by Mark Weber,
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Learn More about Current Proposals

Kind of Plan	Bills Introduced
Medicare-for-All: a single national health insurance program for all U.S. residents	H.R.1384 Medicare for All Act of 2019 by Rep. Jayapal (Hearing, House Rules Committee 4/30)
	S.1129 Medicare for All Act of 2019 by Sen. Sanders
Public Plan Option, based on Medicare, offered through the ACA Marketplace	S.3 Keeping Health Insurance Affordable Act of 2019 by Sen. Cardin
	S.981 H.R. 2000 Medicare-X Choice Act of 2019 by Sen. Bennet and Sen. Kaine, S. 981 and Rep. Delgado
	The CHOICE Act by Rep. Schakowsky, H.R. 2085 and Sen. Whitehouse, S. 1033
A Medicare buy-in option for older individuals not yet eligible for the current Medicare program	Medicare at 50 Act by Sen. Stabenow, S. 470
	Medicare Buy-In and Health Care Stabilization Act of 2019 by Rep. Higgins, H.R. 1346
A Medicaid buy-in option that states can elect to offer to individuals through the ACA marketplace	State Public Option Act by Sen. Schatz, S. 489 and Rep. Luján, H.R. 1277
	S.1125 Protect Act by Sen. Tillis
Plan to prohibit insurance companies from denying coverage because of a person's pre-existing conditions	H.R.692 Pre-existing Conditions Protection Act of 2019 by Rep. Walden