



Silver Paper on Medicare for All

Our health care system is unraveling. Even Medicare, America's most popular and best run program is suffering. The universality of the Medicare program that was originally intended is under attack. The expanding role of private, for-profit insurance companies that are required to cover the costs that traditional Medicare does not cover is being shifted to consumers. We pay more for supplemental insurance, premiums, co-pays, procedures that are not covered, and medications. California is working on a Medicare for All solution that could be a model for the nation, and would greatly benefit seniors and people with disabilities.

Here's how:

- Every resident of California would be covered by a comprehensive benefit plan.
- Medicare beneficiaries would no longer 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, etc. Medicare for all would cover all of these services with no more insurance premiums, deductibles, and little to no co-payments.
- You will have the choice of providers. For example, if you are currently a Kaiser Senior Advantage member, you could keep it without paying additional costs for your coverage. The same is true for any other supplemental insurance you may have – you won't need it anymore. You pick your providers and the Medicare for All program pays for whatever Medicare doesn't cover.
- For those on MediCAL and Medicare, all services, including vision, dental, long term care and IHSS services will be covered by. Within 5 years the plan will cover these additional services for everyone in California.
- Everyone will get the sample 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 the services you receive will be billed to the State of California.
- You will continue to pay for your basic Medicare coverage as you do now, and it will be your primary insurer, with the Medicare for All plan as your supplemental coverage. There will be no additional costs.

California Leads the Way for the Country: SB 562, the Medicare for All proposal currently in the legislative process in California, is a universal, single payer health care solution for California. With everyone “in” and nobody “out,” the bill outlaws private, for profit health insurance companies. The savings in wasteful overhead and other administrative costs we now pay will provide complete coverage for all Californians at a far lower rate than is now being paid. Once California passes this bill and proves that health care can be a guaranteed right for all, at far less cost with far greater outcomes, we believe the rest of the country will follow.