

# HEALTHCARE IS A HUMAN RIGHT MARYLAND

## HR 676: “The Expanded and Improved Medicare for All Act” FACT SHEET

- ✓ **HR 676 is universal** – every person living in the United States is in the system and can receive health care when they need it from the time they are born. It immediately covers the tens of millions of people in the United States who have no health insurance or who have health insurance but still can't afford health care.
- ✓ **HR 676 is simple** – unlike the current highly bureaucratic system with hundreds of insurance plans, each with their own rules, networks and formularies, in which we spend more than 30% of our healthcare dollars on paperwork, HR 676 has one set of transparent rules.
- ✓ **HR 676 is comprehensive** – it covers all medically necessary care such as mental health, hearing, vision, dental, emergency, outpatient, inpatient, rehabilitative and long term, substance abuse treatment, medical devices and pharmaceuticals.
- ✓ **HR 676 saves money** – administrative savings are estimated to be over \$500 billion/year and pharmaceutical savings are estimated to be \$100 billion/year. These savings are enough to provide comprehensive coverage to everyone for less than we are currently spending on health care. It also contains proven cost controls that will slow rising healthcare costs.
- ✓ **HR 676 is financed up front through taxes** – like other public goods such as schools, roads and libraries, the health system is financed up front through progressive taxes so that everyone pays in and the health system is there for each of us to use when we need it.
- ✓ **HR 676 ends rationing based on ability to pay** – people in the United States are forced to make a financial decision when they need health care, whether they are uninsured or are insured but have out-of-pocket costs such as co-pays and deductibles. Considering that two-thirds of people in the United States cannot afford a \$500 emergency expense, this often means choosing between health care and other necessities such as food or rent, or foregoing health care altogether.
- ✓ **HR 676 ends medical bankruptcy** – medical debt is the most common cause of personal bankruptcy in the United States and almost 80% of people who experience medical bankruptcy had some form of health insurance when they became ill or suffered an accident.
- ✓ **HR 676 gives the most choice** – all health professionals are in the health system, so patients can choose where they want to seek health care, period. This also means that patients are covered no matter where they are in the United States, including when they are away from home.
- ✓ **HR 676 gives the most freedom** – everyone is covered throughout their life so that they have the freedom to go to school, change jobs, start a new business, retire early or stay home and care for family members without worrying about loss of health coverage.
- ✓ **HR 676 is good for business** – businesses are relieved of the burden of choosing health plans for employees or worrying about the rising cost of health insurance. Health costs are significantly lower for businesses, making them more competitive domestically and internationally, and costs are predictable.

Visit [bit.ly/HouseRes676](https://bit.ly/HouseRes676) to read the bill and find out if your member of Congress is a co- sponsor. If they are not, urge them to do so now.