

How would we pay for it?

Massachusetts spends more on health care per capita than any other country in the world.

Under **MEDICARE FOR ALL**, money currently spent on profits, marketing, and administration would go to actual health care, \$29.87 billion of savings in the first year even after expanding the benefits people would receive.

- Individuals and employers will no longer pay private companies for health care coverage.
- Instead, employees will pay a 2.5% tax. Employers will pay a 7.5%-8% payroll tax, depending on size.
- Self-employed individuals will pay a 10% tax.
- Unearned income will be taxed at 10%. Retirement income will not be taxed.
- All taxes exclude the first \$20,000.
- 98% of Massachusetts households would spend less on health care under the Act than they do now.

TAKE ACTION

CONTACT YOUR STATE LEGISLATORS AND ASK THEM TO SUPPORT H1405 OR S.860.

VOLUNTEER TO HELP ORGANIZE YOUR COMMUNITY.

DONATE TO SUPPORT OUR STAFF AND CAMPAIGN.

CONTACT MASS-CARE

[Masscare.org](https://masscare.org) | info@masscare.org

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Acton, MA 01720

THE MASSACHUSETTS MEDICARE FOR ALL ACT

H.1405 / S.860

The Massachusetts Health Care Crisis

41% OF MASSACHUSETTS FAMILIES STRUGGLE to afford health care—despite the fact that nearly everyone in the state has health insurance.

THE CONSEQUENCES OF OUR BROKEN HEALTH CARE SYSTEM ARE REAL. In Massachusetts, 9% of all deaths could be prevented by timely medical care. Black residents are more likely to die this way.

THE PROBLEM IS GETTING WORSE. Health care costs are rising much faster than inflation, and employers are rapidly shifting the burden onto their workers; the average employee in Mass paid \$3,194 per year in premiums and deductibles – just to cover themselves. Employees covering families paid on average \$10,649 per year. In 2024 the average annual cost of health coverage for a family was \$32,469. Premiums in 2026 are expected to rise an average of 11.5%

HEALTH INSURANCE COMPANIES CONTINUE TO REPORT RECORD PROFITS, while patients make difficult choices to go either without care or into debt: the leading cause of bankruptcy in Massachusetts is medical debt.

** Data from the 2021 MA Health Policy Commission Report*

MEDICARE FOR ALL = MORE CHOICE

Unlike the restrictive provider networks that health insurance companies impose on us today, the **Medicare for All Act** would allow you to **see the doctor you want and go to the facility of your choice.**

With Medicare for All, health insurance would no longer be linked to your job. Workers would be free to change jobs they don't like, start their own business, or simply retire early. Fair, progressive taxation means more money in the pockets of low and middle-income people. In our private health care system, many of us are just one major medical bill away from financial disaster.

Local and state budgets would also benefit. Essential public services, including for education and transportation, are constantly slashed to pay for rising health care costs.

SENIORS will receive more benefits than currently offered by Medicare. The Massachusetts Medicare for All bill includes coverage for dental, vision, hearing aids and long-term care, and eliminates out-of-pocket costs.

SMALL BUSINESS will better compete with larger firms; a fairer payroll tax replaces the burden of providing full health care benefits for employees.

CITIES / TOWNS will see huge savings on local government employees' and retirees' health insurance. It will end the cycle of cities and towns slashing programs because health care costs rise faster than limited tax revenue.

UNIONS can focus bargaining on better pay, conditions, and benefits with health insurance off the table. Striking workers won't worry about their insurance being taken away.

What's Medicare for All?

The United States is the only country in the developed world that does not guarantee access to health care for residents. A single-payer, Medicare for All system would replace our many corporate health insurance companies with a public, universal plan. This proposal exists in the Massachusetts legislature right now:

**AN ACT ESTABLISHING MEDICARE
FOR ALL IN MASSACHUSETTS
H. 1405, S. 860**

What's covered under Medicare for All?

- **ALL** health care services would be covered, including hospital care, outpatient care, reproductive care including abortion, dental, hearing and long-term care—from cradle to grave.
- **NO** premiums, co-pays, or out-of-pocket costs.
- **EVERY** Massachusetts resident would be enrolled—regardless of employment, citizenship status, age, or income.