

# Article 91: Resolution / Medicare for All

Arlington Annual Town Meeting 2026  
Proponent: Greg Dennis, Precinct 1

# "An Act establishing Medicare for All in Massachusetts"

HOUSE DOCKET, NO. 1228 FILED ON: 1/14/2025

**HOUSE . . . . . No. 1405**

**The Commonwealth of Massachusetts**

PRESENTED BY:

**Lindsay N. Sabadosa and Margaret R. Scarsdale**

*To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:*

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act establishing Medicare for All in Massachusetts.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
Lindsay N. Sabadosa	1st Hampshire	1/14/2025
Margaret R. Scarsdale	1st Middlesex	1/14/2025
James C. Arena-DeRosa	8th Middlesex	2/11/2025
Shirley B. Arriaga	8th Hampden	6/13/2025
Brian M. Ashe	2nd Hampden	6/20/2025
Christine P. Barber	34th Middlesex	2/18/2025
John Barrett, III	1st Berkshire	4/28/2025
Natalie M. Blais	1st Franklin	2/9/2025
Antonio F. D. Cabral	13th Bristol	2/25/2025
Mike Connolly	26th Middlesex	2/3/2025
Manny Cruz	7th Essex	2/4/2025
Leigh Davis	3rd Berkshire	5/13/2025
Marjorie C. Decker	25th Middlesex	2/14/2025
Mindy Domb	3rd Hampshire	3/25/2025
Daniel M. Donahue	16th Worcester	4/2/2025
Michelle M. DuBois	10th Plymouth	5/13/2025
Patricia A. Duffy	5th Hampden	1/30/2025
James B. Eldridge	Middlesex and Worcester	1/24/2025

SENATE DOCKET, NO. 2341 FILED ON: 1/17/2025

**SENATE . . . . . No. 860**

**The Commonwealth of Massachusetts**

PRESENTED BY:

**James B. Eldridge**

*To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:*

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act establishing medicare for all in Massachusetts.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	
James B. Eldridge	Middlesex and Worcester	
Lindsay N. Sabadosa	1st Hampshire	
Margaret R. Scarsdale	1st Middlesex	
Joanne M. Comerford	Hampshire, Franklin and Worcester	1/27/2025
Paul W. Mark	Berkshire, Hampden, Franklin and Hampshire	1/27/2025
Vanna Howard	17th Middlesex	2/11/2025
Jason M. Lewis	Fifth Middlesex	2/11/2025
John F. Keenan	Norfolk and Plymouth	2/11/2025
Michael D. Brady	Second Plymouth and Norfolk	2/11/2025
Paul R. Feeney	Bristol and Norfolk	2/11/2025
Sal N. DiDomenico	Middlesex and Suffolk	2/11/2025
Adam Gámez	Hampden	2/11/2025
Jacob R. Olivetira	Hampden, Hampshire and Worcester	2/11/2025
Mike Connolly	26th Middlesex	2/11/2025
Manny Cruz	7th Essex	2/11/2025
Julian Cyr	Cape and Islands	2/27/2025
Patricia D. Jehlen	Second Middlesex	2/27/2025

# State of Health Care in the United States

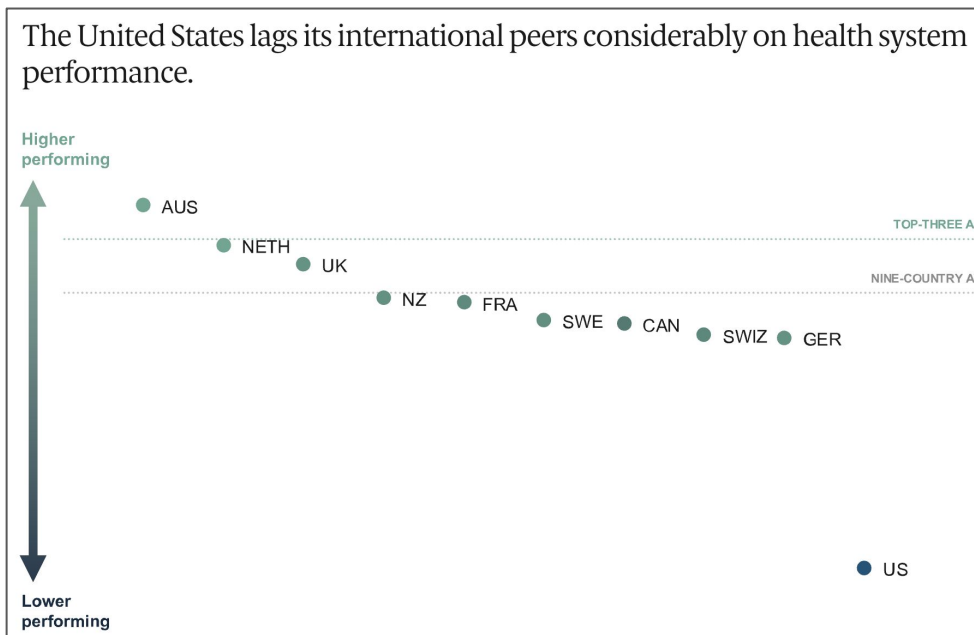
↑ high cost

↓ poor outcomes

**Top OECD Countries in Per-Capita Health Spending PPP International Dollars, not inflation-adjusted**

	Country	2024	2023	2022	2021	2020
1	United States	14,885	13,818	12,898	12,375	11,926
2	Switzerland	9,963	9,301	9,089	8,392	7,621
3	Norway	9,393	8,909	8,533	7,890	7,221
4	Germany	9,365	8,503	8,652	8,103	7,364
5	Netherlands	8,436	7,615	7,517	7,317	6,516
6	Austria	8,401	7,697	7,700	7,465	6,295
7	Luxembourg	8,162	7,247	6,854	6,432	5,859
8	Sweden	7,871	7,364	6,977	6,617	6,069
9	Ireland	7,813	7,027	6,748	6,221	5,619
10	Belgium	7,750	7,178	6,906	6,554	6,097

Health at a Glance 2025, OECD, Nov 2025



Mirror, Mirror 2024, Commonwealth Fund, Sep 2024

# State of Health Care in Massachusetts

**98%** report having health insurance <sup>1</sup>

**41%** report difficulty affording health care <sup>1</sup>

**13%** carry medical debt, more than 20% of Black residents <sup>2</sup>

**33%** report skipping or delaying care due to cost <sup>3</sup>

**11.5%** average rate increase approved by Division of Insurance <sup>4</sup>

**\$3.5B** in funding to be stripped annually by One Big Beautiful Bill <sup>5</sup>

**300,000** could lose health coverage under One Big Beautiful Bill <sup>5</sup>

[1] Massachusetts Health Insurance Survey, CHIA, Dec 2025

[2] Burdened by the Bill: Understanding Medical Debt in Massachusetts, CHIA, Nov 2025

[3] Health Care Access Survey, MassINC Polling Group / Commonwealth Beacon, Aug 2025

[4] Merged Market Summary of Approved 2026 Rates, Mass Division of Insurance, July 2025

[5] MassHealth Federal Updates and Impact, Mass.gov, Mar 2026

# Health Insurance Costs for Arlington

<b>Insurance (13-0-1)</b>	2024	2025	2026	<b>2027</b>	\$ change	% change
Total insurance costs (health + other - offsets)	22,077,822	23,241,930	26,210,136	<b>28,941,819</b>	2,731,683	10.42%
	1.40%	5.27%	12.77%	10.42%		
<b><i>For FY 2027 , the Town Manager is hereby authorized to transfer funds within this budget.</i></b>						
Group Health / Group Insurance Commission *	19,546,768	20,905,086	23,482,301	26,307,027	2,824,726	12.03%
Group Life Insurance	99,823	99,823	99,823	102,500	2,677	2.68%
Workers' Compensation Insurance	580,000	580,000	600,000	580,000	(20,000)	-3.33%
Medicare payroll tax	1,818,716	1,975,489	2,125,033	2,337,536	212,503	10.00%
Flexible Benefit Plan	38,880	52,000	52,000	52,000	0	0.00%
Medicare penalty	15,000	15,000	12,000	10,000	(2,000)	-16.67%
Employee mitigation **	50,000	75,000	150,000	150,000	0	0.00%
Opt-out program	213,996	207,996	189,997	186,000	(3,997)	-2.10%
<b>TOTAL GROUP HEALTH</b>	<b>22,363,183</b>	<b>23,910,394</b>	<b>26,711,154</b>	<b>29,725,063</b>	<b>3,019,906</b>	<b>11.31%</b>

**\$2.8M (12%) increase, nearly 1/5th of the override**

# We are not alone

## **Health insurance costs are rising sharply, and Mass. towns and schools districts face a budget nightmare**

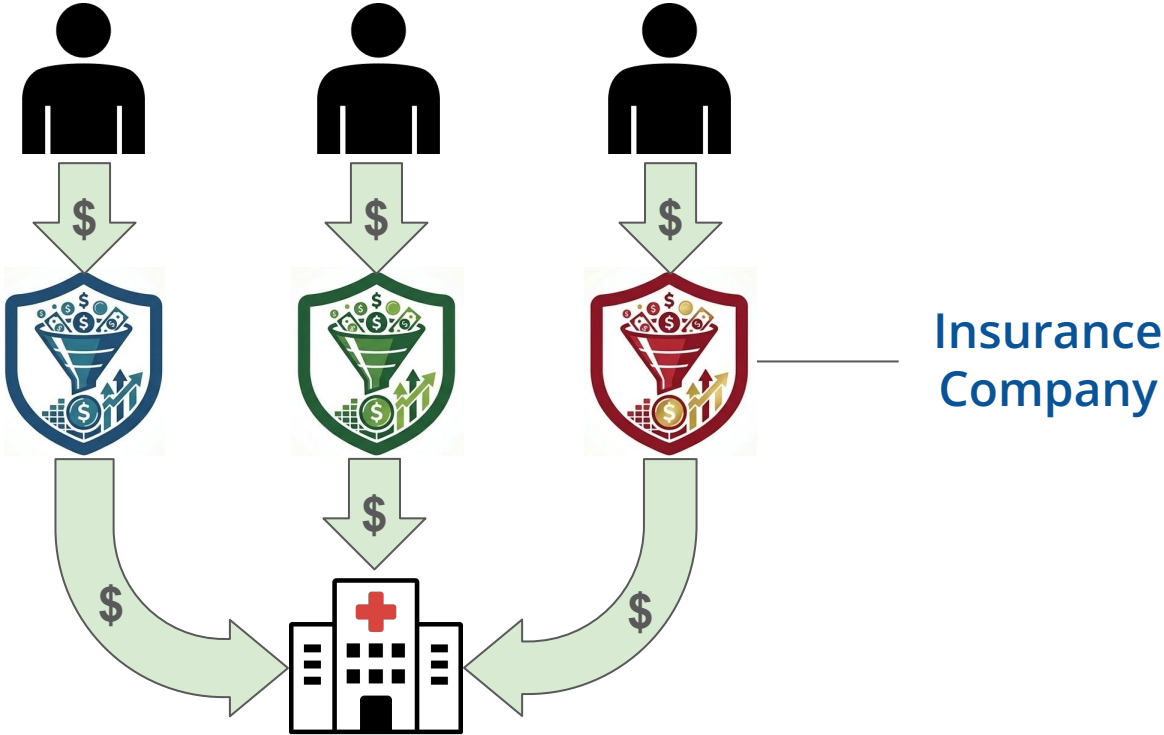
By [James Vaznis](#) Globe Staff, Updated January 5, 2026, 6:00 a.m.

## **Single-payer healthcare gains momentum in Massachusetts amid affordability crisis**

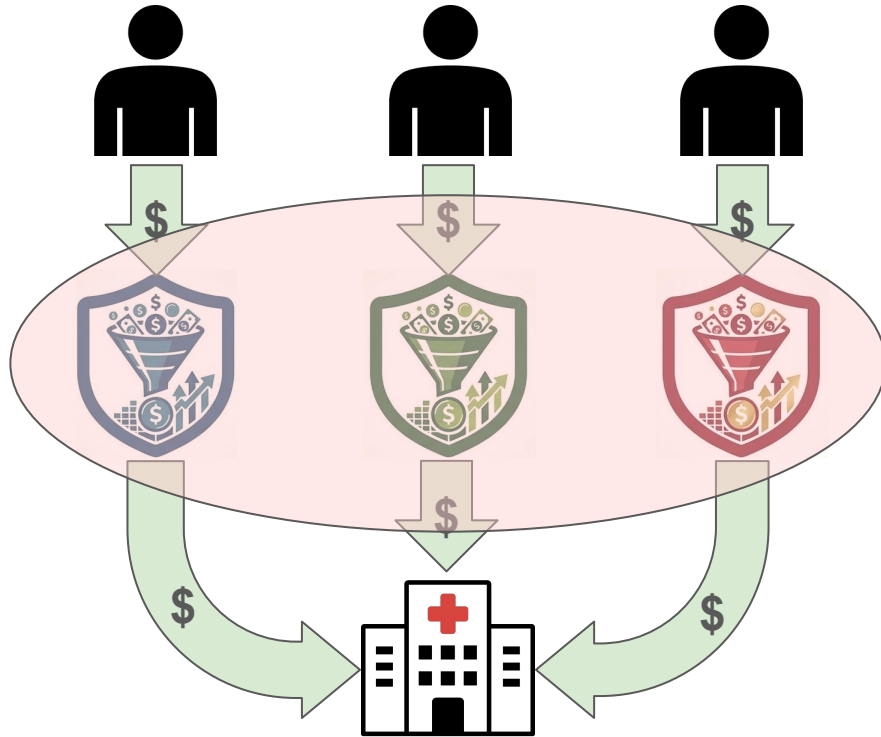
| As health costs climb, more communities are backing proposals for a statewide Medicare for All system

By JAMES NOYES  
For the Gazette May 11, 2026

# Current Multi-payer System

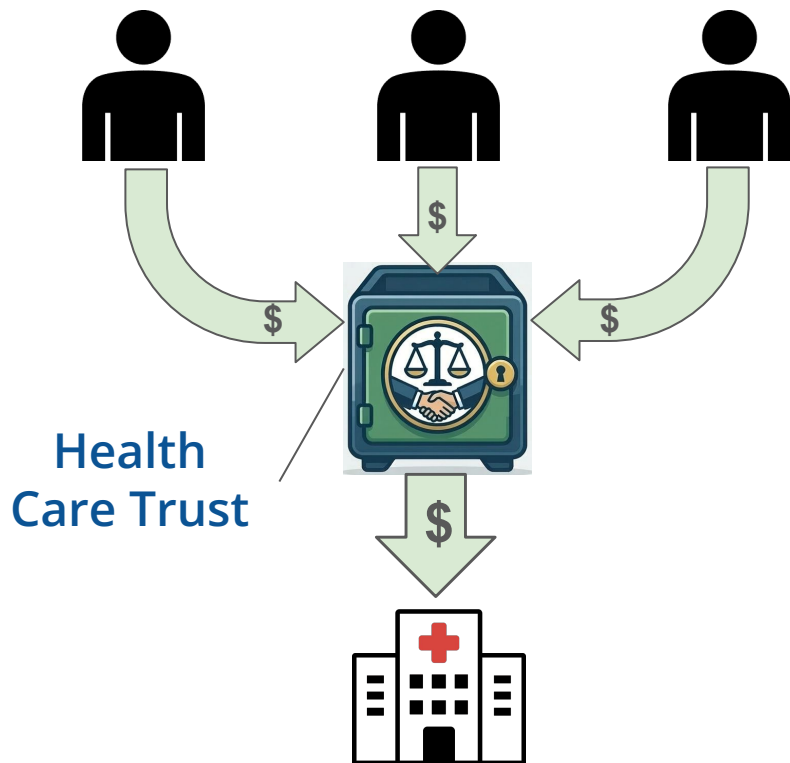


# Current Multi-payer System: Unnecessary Spending



- ↑ Insurance administration
  - + ↑ Provider administration
  - + ↑ Drug and provider prices
  - + ↑ Fraud and duplicate billing
  - + ↑ Profit and marketing
- = \$55B in unnecessary spending in Massachusetts**

# Single-payer system / Medicare for All



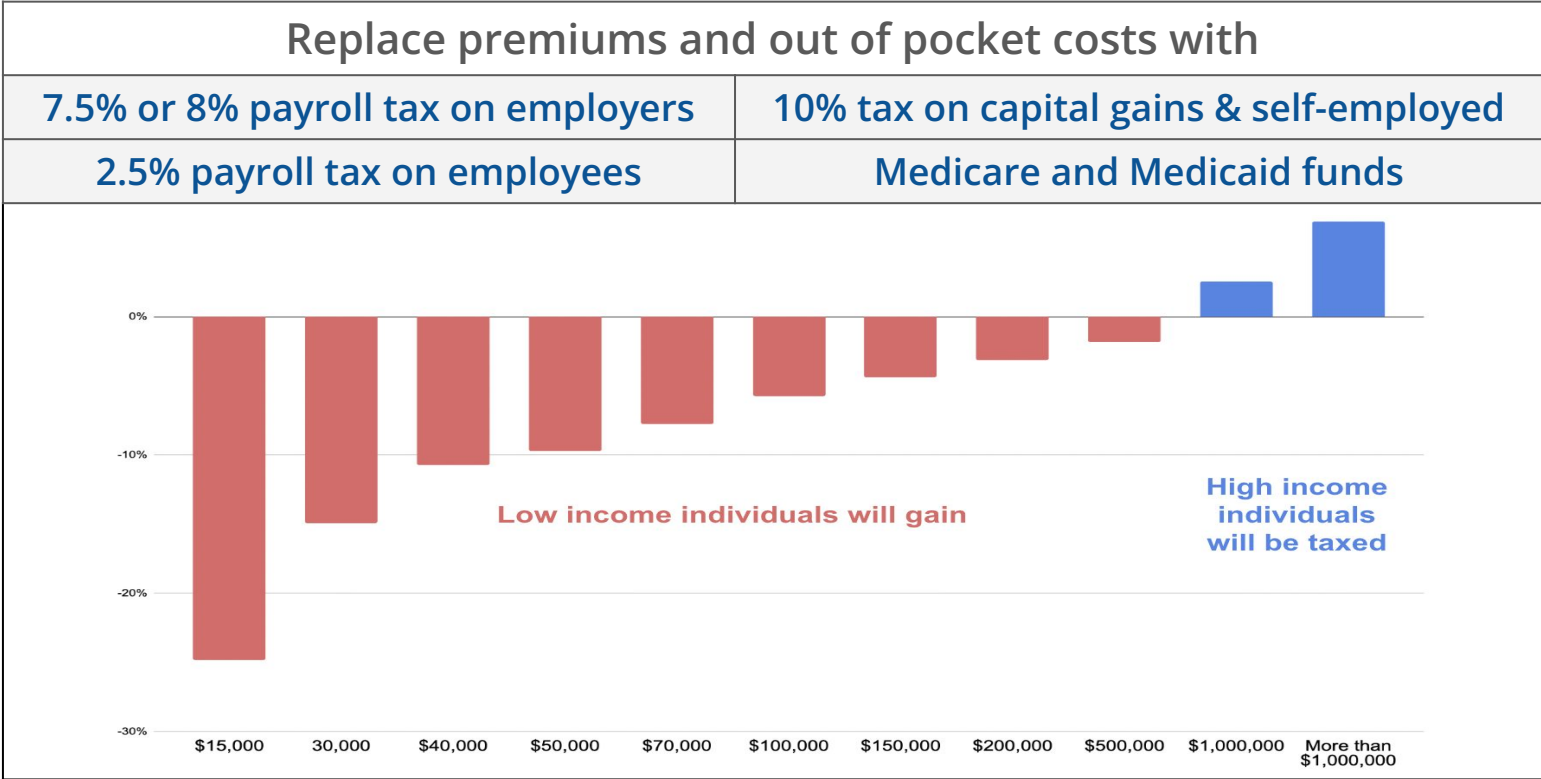
With the \$55B in savings ...

Spend \$25B to fill coverage gaps

- eliminate co-pays
- eliminate deductibles
- eliminate co-insurance
- cover the uninsured
- fill in underinsured gaps

\$30B returned to the economy

# Funding Medicare for All



Source: *Funding Universal Health Care in the Commonwealth of Massachusetts*, Jan 2026

# What we get

- Comprehensive medical, dental, and long-term care
- No co-pays, co-insurance, or deductibles
- Continue to choose your own provider, as you do today
- Limited role for the private health insurance market
- Universal and equitable: every resident is covered

# Arlington Town Savings (FY2027)

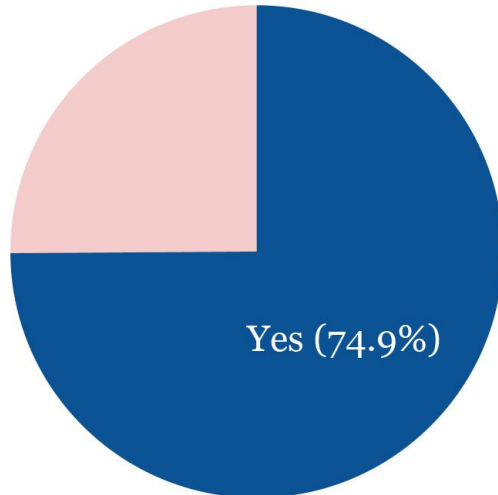
Budgeted Health Insurance	\$26,307,027
Budgeted Salaries (Town+School)	\$127,320,138
Payroll Exemption	- \$20,000
Taxable Payroll	\$127,300,138
Payroll Tax Rate (8%)	x .08
Payroll Tax under Medicare for All	\$10,184,011
<b>Town Savings under Medicare for All</b>	<b>\$16,123,016</b>



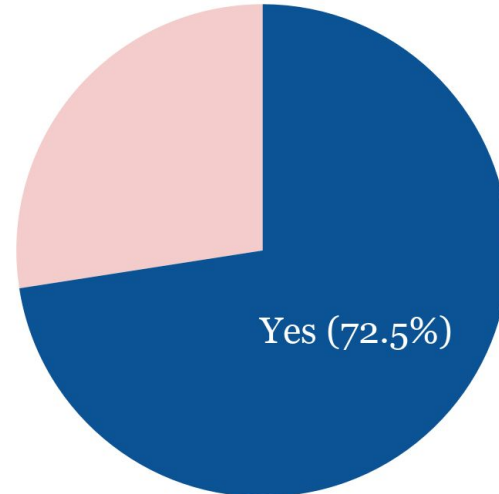
# Arlington Voter Support

Shall the representative for this district be instructed to vote for legislation to create a **single payer system of universal health care** that provides all Massachusetts residents with comprehensive health care coverage ... ?

2022 - 23rd Middlesex District - Question 5



2024 - 24th Middlesex District - Question 6



# Tell the State: We Need a Real Fix

- Band-aids on a broken private health insurance model are not enough
- Our town and household budgets cannot keep up with costs
- We want a funding mechanism independent of the federal government
- Arlington voters overwhelmingly support a transition to single-payer
- Make Medicare for All a reality in Massachusetts