

MEDICARE *for* ALL ACT OF 2022

In the midst of a pandemic that has claimed nearly one million American lives, the need to guarantee health care as a fundamental human right through a Medicare for All, single-payer system has never been more apparent.

The American health care system is broken: Today in the United States, [112 million Americans](#), about 44 percent of the adult population, are struggling to pay for the medical care they need while the share of adults who skip medical treatment because they could not afford it has [tripled](#) to 30 percent.

The pandemic has made a bad situation much worse:

Over one-third of all COVID-19 deaths and about 40 percent of all infections in the United States have been [linked](#) to a lack of health insurance. Some [27 million workers](#) and their dependents lost their employer-sponsored private health insurance at some point during the pandemic. Life expectancy in our country plummeted during the pandemic and now stands at just [76.6 years](#) – the lowest since at least 1997.

We spend more on health care, and get less:

Despite the fact that we are the only major country on earth not to guarantee health care for all – and have over [30 million uninsured](#) and even more who are [underinsured](#) – we now spend more than twice as much per capita on health care than virtually any country on Earth. According to the Centers for Medicare & Medicaid Services (CMS), we spend [\\$12,530](#) per capita on healthcare. Meanwhile, the United Kingdom spends just \$5,268, Canada spends \$5,370, France spends \$5,564 and Germany spends \$6,731 [per capita on health care](#) while providing universal care to everyone.

Further, despite this huge expenditure, which now constitutes almost [20 percent](#) of our Gross Domestic Product (GDP), our health care outcomes are much worse than these other countries. For example, our life expectancy is about [4.5 years](#) lower than Germany's and we have the highest infant mortality rate of almost any major country on earth.

Our health care system puts profits before people:

The ongoing failure of our health care system is directly attributable to the fact that – [unique](#) among major nations – it is primarily designed not to provide quality care to all in a cost-effective way. Instead, the system makes maximum profits for health insurance companies, the pharmaceutical industry and medical equipment suppliers.

While [68,000 Americans die](#) each year because they lack access to the health care they desperately need, six health insurance companies in America last year made over \$60 billion in profits, led by the UnitedHealth Group, which made \$24 billion in 2021.

As millions of American families face [bankruptcy and financial ruin](#) because of the outrageously high cost of health care, the CEOs of 178 major health care companies collectively made [\\$3.2 billion](#) in total compensation in 2020 – up 31% from 2019.

While nearly one out of four Americans cannot afford the life-saving medicine their doctors prescribe, last year Pfizer, Johnson & Johnson and AbbVie – three giant pharmaceutical companies - increased their profits by over 90 percent to [\\$54 billion](#). Meanwhile, the CEOs of just 8 prescription drug companies made \$350 million in total compensation in 2020.

We can no longer afford to put profits before patients. Moving toward a Medicare-for-All, single payer health care system would save lives and money.

The Medicare for All Act of 2022 would provide comprehensive health care to every man, woman and child in our country – with no out-of-pocket expenses. No more insurance premiums, deductibles or co-payments saving middle-class families would thousands of dollars a year.

The transition to the Medicare for All program would take place over four years. In the first year, benefits to older people would be expanded to include dental care, vision coverage and hearing aids, and the eligibility age for Medicare would be lowered to 55. All children under the age of 18 would also be covered. In the second year, the eligibility age would be lowered to 45 and in the third year to 35. By the fourth year, every man, woman and child in the country would be covered by Medicare for All.

In other words, this bill would do exactly what should be done in a civilized and democratic society. It would allow all Americans, regardless of their income, to get the health care they need when they need it.

Saving Money:

According to the Congressional Budget Office, Medicare for All would save the American people and our entire health care system [\\$650 billion](#) each year, improve the economy, and eliminate all out-of-pocket health care costs. Other studies, such as from experts at Yale University, estimate it could save upwards of [\\$450 billion](#) per year. By requiring Medicare to negotiate drug prices with pharmaceutical companies, we could cut drug costs in half.

Even a [study](#) done by the right-wing Mercatus Center estimated that Medicare for All would save Americans more than [\\$2 trillion](#) over a decade, reducing the projected cost of health care between 2022 and 2031 from \$59.7 trillion to \$57.6 trillion. Another study by the University of Massachusetts Amherst estimated that Medicare for All would save the American people [\\$5.1 trillion](#) over a ten year period compared to what they are spending today.

Saving Lives:

Although the U.S. performs worse than other countries when it comes to health outcomes and life expectancy, there is one exception: Medicare. The gap in life expectancy between Americans and those in other countries [starts to close](#) at [age 65](#), when seniors become eligible for Medicare.

It is estimated that between 1999 and 2013, **Medicare saved over [300,000 lives](#)**. Between 1965, when Medicare was established, and 2018, the average life expectancy of an American 65-year old increased by **nearly [5 years](#)**. One study from Stanford University researchers found that turning 65 in the United States is associated with a [substantial increase](#) in the diagnosis of the four most common types of cancer (lung, breast, colon, and prostate cancer) as well as an increase in cancer survival rates, suggesting that older Americans delay seeking medical care until they are eligible for Medicare. Finally, a study by Yale epidemiologists, which was published in the peer-reviewed journal *The Lancet*, estimates that Medicare for All could save **[68,000 lives per year](#)** simply by guaranteeing health care to all as a right. For these reasons and more, Medicare is one of the most popular government programs in the United States.

It's what the American people want:

Guaranteeing health care as a right is important to the American people not just from a moral and financial perspective; it also happens to be what the majority of the American people want. In 2020, [69 percent](#) of the American people supported providing Medicare to every American.

Now is the time for Congress to stand with the American people and take on the special interests that dominate health care in the United States. Now is the time to extend Medicare to everyone.

If every [major country](#) on earth can guarantee health care to all and achieve better health outcomes, while spending substantially less per capita than we do, so can the United States of America.