

Rebuild the American Dream by Creating Medicare for All

4. Create Medicare for All: We should expand Medicare so it's available to all Americans, and reform it to provide even more cost-effective, quality care. The Affordable Care Act is a good start and must be implemented – but it's not enough. We can save trillions of dollars by joining every other industrialized country -- paying much less for health care while getting the same or better results.

"Of all the forms of inequality, injustice in health care is the most shocking and inhumane." – Dr. Martin Luther King, Jr.

Problem: The Affordable Care Act is a first step to covering everyone– but it's not enough. We need further reform to fix a number of glaring problems:

- **Health and financial security:** If we rely exclusively on profit-driven private insurers for coverage, we cannot contain costs. We also have no access to their proprietary data on quality and successful innovations and therefore no ability to drive reforms in our health care system to improve it.
- **Affordability:** Private health insurance premiums have [grown 50% more](#) than Medicare costs in the last 40 years. Karen Ignagni, the head of AHIP, the trade association representing private insurers, [told](#) the *Washington Post* that the federal government must act to control cost, admitting that private insurers are unable to do so. [Centers for Medicare & Medicaid Services]
- **Efficiency:** Private insurers also [spend far more](#) of our premium dollars on administrative costs, including profits, than Medicare – 6 to 15 times more today, and as much as six times more under the ACA. [Campaign for America's Future]
- **Equity:** Private insurers discriminate against older adults, people with complex and disabling conditions, and women of childbearing age. The CBO [projects](#) that a typical 65-year old would pay almost 40 percent more for private insurance than for Medicare. The ACA [requires insurers to cover all individuals](#) and limits the ability of insurers to charge people more based on their health status, but it still allows health plans to charge older Americans [much higher premiums](#) than young people. [AARP, Kaiser Family Fdn.]
- **Public accountability:** Private insurers "compete" by making it impossible for you to know what care you'll get or how much you'll pay in advance of enrolling and keeping their company data secret. They don't want us to know how they ration care or whether their patients are having poor health outcomes.
- **Individual choice and responsibility:** Private insurers restrict access to doctors in their networks and force you to pay exorbitant fees, even if you are forced out of network because their network is inadequate or their in-network hospital is staffed by out-of-network doctors.

Medicare for all is the solution to out-of-control health care costs and better quality care. It is stronger and more sustainable than private insurance, and it treats everyone equally, regardless of age, health, or gender. Medicare enables us to [study what's working](#) and drive system changes that improve quality and reduce costs. If we allow Medicare to use its market power to drive down costs in the same way that private insurers, pharmaceutical companies and device manufacturers use their market power to drive *up* costs, it could save the federal government hundreds of billions of dollars. If Congress gave everyone the choice to buy into Medicare at cost, it would save us still hundreds of billions more, while guaranteeing Americans choice, [continuity of care](#), and financial security. [MedPAC, Medicare]