

# Medicare for All in Massachusetts

[www.masscare.org](http://www.masscare.org)

by Mass-Care &  
Labor Campaign for Single Payer Massachusetts

[www.laborforsinglepayer.org](http://www.laborforsinglepayer.org)

# Problems With Private Health Insurance

No stability

Financial  
disincentives

Increasing  
costs

Profits  
Before  
People

Outrageous  
corruption

NO value

Pandemic

**HOUSE . . . . . No. 1267**

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An Act  
Establishing  
Medicare for All  
in  
Massachusetts

**The Commonwealth of Massachusetts**

PRESENTED BY:

***Denise C. Garlick and Lindsay N. Sabadosa***

*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.**

What is  
Medicare for All  
in  
Massachusetts?

How would it  
work?



Everyone in  
Massachusetts  
is covered.

**Right to healthcare is  
guaranteed and becomes a  
basic right.**



No co-pays

No co-insurance

No deductibles

No premium

# What Medical Care is Covered?

**ALL necessary medical care including, mental health, dental, vision, hearing, and nursing home and long term care.**

# HOW DOES IT WORK?

Would eliminate health insurance companies and profits replace that with a public one payer system.



# Job Transition for Health Insurance Workers

Training  
Education  
Job assistance...  
In addition to present  
unemployment benefits

# Medicare-for-All Healthcare Trust

**Pays ALL bills**

**Negotiates Rx and equipment prices**

## What Will it Cost for Workers?

- Employees pay 2.5% of income NOT including the first \$20,000

## What Will it Cost for Employers?

- Employers pay 7.5% of payroll and an additional .5% (8%) if there are 100 or more employees. The first \$20,000 in total payroll is exempt.

**Unearned income  
and self-employed**



**10% tax after 1<sup>st</sup> \$20,000**

# MASSACHUSETTS MEDICARE FOR ALL

NO MORE PREMIUMS

NO MORE CO-PAYS

NO MORE CO-INSURANCE

NO MORE DEDUCTIBLES

PAY 2.5% OF INCOME ABOVE \$20,000

CHOICE OF MEDICAL PROVIDER

EVERYBODY IN NOBODY OUT



# HOW DOES MA M4A BENEFIT UNIONS?

- No more employer demands to make employees pay more for health insurance with worse coverage.
- Workers and union members can focus on wages and other benefits
- Workers can switch jobs without worrying about health insurance.
- Health insurance cannot be taken away because you are on strike.
- Unions can bargain over employer paying workers share (2.5%) and employer windfall from savings

How are union health and welfare funds (Taft-Hartley plans) affected?

Union health and welfare fund (and self-insured employers) can pay to the Healthcare Trust Fund an amount equal to the premium that would have been paid by the employer to the Healthcare Trust if there was no contract with the union health and welfare fund.



# What can we do to support MA Medicare for All?

Endorse MA Medicare for All

Join Mass-Care and Labor Campaign for Single Payer

Use the worker's cost calculator at your workplace to begin a discussion about your private health insurance and how that would change with public MA Medicare for All health insurance.

Have a discussion about the legislation at your local union body meeting.

Meet with your town, city, and state representatives to gain their endorsement or co-sponsorship.

Investigate and expose how much your employer, municipality, or school district is spending for health insurance and what the savings would be with MA Medicare for All.

Work with national efforts for federal Medicare for All legislation.

# HEALTHCARE COST SURVEY

Name  
(Optional)

Job Classification

## WAGES

**A.**

**ANNUAL SALARY FROM PREVIOUS YEAR**

\$

## PREMIUM PAYCHECK DEDUCTION

Deduction per paycheck

\$

X

Number of paychecks per year

=

**ANNUAL PAYCHECK DEDUCTION**

\$

## UP FRONT DEDUCTIBLE PAID IN PREVIOUS YEAR

(single, 2 person, family)

\$

+

## DOCTOR CO-PAYS PAID IN PREVIOUS YEAR

Office

\$

Hospitalization

\$

Outpatient

\$

Specialist

\$

+

## DRUG CO-PAYS PAID IN PREVIOUS YEAR

Generic

\$

Brand name

\$

Non-preferred (formulary)

\$

=

**TOTAL ANNUAL OUT-OF-POCKET COSTS**

\$

**B.**

**TOTAL COSTS (DEDUCTION + OOP COST)**

\$

**PERCENTAGE OF SALARY USED FOR HEALTHCARE**

(Total Costs Divided By Total Salary)