

**“LIST OF REASONS WHY MEDICARE ADVANTAGE WOULD BE GOOD FOR ALL AMERICANS”**

**September 25, 2019**

- 1. Medicare Advantage (MA) is the most popular health insurance plan in the country.**
- 2. Medicare Advantage is cheaper (costs the federal government less money) than traditional Medicare or Obamacare.**
- 3. The Medicare Advantage program has a proven track record of cost containment and quality of care, especially for the seniors that are at highest risk and require the costliest care.**
- 4. Medicare Advantage covers almost 23 Million Americans and membership grows by as much as 12 – 15 thousand new members daily. These new members are our seniors and they vote.**
- 5. Medicare Advantage has an unprecedented level of bipartisan support in the House of Representatives (293 House members) in the Senate (60 Senators) and is supported by the administration.**
- 6. MA is a free market program with multiple carriers involved in the administration and an exemplary record of real competition that has increased availability and lowered the cost.**
- 7. The Medicare Advantage program is a “known quantity”. With MA, we do not have to reinvent the wheel. It is a matter of improving the current program and making it more attractive, not creating a new government bureaucracy.**
- 8. Medicare Advantage for All (MAA) Americans and the ACA are OK together. The ACA/Obamacare may comfortably co-exist side by side with a Medicare Advantage For All plan. There is no need to repeal the ACA, which may prove unnecessary because it is likely the ACA/ Obamacare may be declared unconstitutional in 2020.**
- 9. The health condition of the American people is deplorable and is rapidly deteriorating. Ninety percent (90%) of the \$3.65 Trillion Dollars is spent annually on chronic illness, fifty percent (50%) of the risk of which is said to be preventable or reversible.**
- 10. A properly designed Medicare Advantage plan with an integral health and wellness component created and delivered under the supervision of our capable Department of Health & Human Services can change the way our medical professional treats chronic illness, improve quality outcomes and save over \$1 Trillion Dollars annually.**
- 11. The Medicare Trust Fund will be bankrupt in 2026.**

12. Medicare Advantage for All Americans will focus on covering the 30 Million uninsured and the ACA/ Obamacare members that cannot afford the qualified programs.
13. Medicare Advantage For All will *cost less* per person than the ACA. The federal government, the taxpayers and the program participants will *all* save money.
14. The United States is the Number One (#1) national spender of healthcare. However, the World Health Organization claims we are only 37<sup>th</sup> in health care quality. Medicare Advantage will improve the quality of our health care and reduce the cost of health care simultaneously.
15. Sixty-six percent (66%) of Americans are overweight. The National institutes of Health claim that 2 out of 3 Americans are overweight and the Centers for Disease Control report that almost forty percent (124.4 Million Americans) are obese!
16. If we assume MAA can be structured properly to eliminate just half of the cost treating chronic illness, well below potential estimates, extending the program to everyone has the potential for lowering our National Healthcare GDP by \$1.3 Trillion Dollars, to approximately 12% of our total GDP.
17. Warren Buffet, owner of Berkshire Hathaway, says that we are a rich nation and we can afford to do the “wrong” thing for some period in time. However, he says we can not continue to the wrong thing indefinitely. Berkshire Hathaway has teamed up with J.P. Morgan Chase and Amazon (the largest American bank and retailer) to come up with innovative health care solutions for their businesses. Congress is responsible for finding those solutions for the rest of the nation.
18. Unlike some proposed legislation written by political figures, the Medicare Advantage For All plans will be insured, underwritten and administered by skilled health insurance experts with a proven track record for effectively delivering insurance programs “That Work” for the American people.
19. Medicare Advantage for All Americans will incorporate all of the Conservative Principles for Health Reform and by being part of the free market and requiring smaller government administration, there will be no need for unnecessary insurance mandates and regulations.
20. Medicare Advantage For All will be funded with capitation reimbursement. This is “the same” type of reimbursement proposed by the failed Graham-Cassidy Bill for the Medicaid program reform. Capitation is a well-established conservative funding mechanism for public health insurance programs. This type of reimbursement is favored because it helps control budgets, and it provides the correct incentives for the insurance companies in the marketplace.
21. Medicare Advantage For All will not add to the unfunded liability normally associated with fiduciary responsibility carried by the federal government on traditional Medicare and Obamacare programs, because the MAA carriers will be assuming that responsibility, reducing the U.S. citizen fiduciary liability.

22. The Medicare Advantage structure can be designed for and be naturally receptive to the federal government's ability to fairly and effectively contain, control and reduce health care costs and Rx nationwide through transparency, negotiation and demand.
23. Medicare Advantage For All will know No state boundaries. Multiple carriers will offer uniform programs in all states and municipalities and have a dedicated and coordinated focus on improving the physical and mental health and well-being of the American people, thereby increasing their productivity.
24. Medicare Advantage for All Americans will develop specific affordable health insurance products designed to cover the growing low-wage working population in America. These programs will effectively integrate the primary care offered by our national Community Health Centers Network and Rural Health providers with tertiary health care for this underserved population.
25. All MAA benefit programs will adhere to all federal and state laws regarding the expenditure of federal money for subsidized health insurance programs. Optional benefits will reduce the cost of health insurance for most people. The benefit options will include psychiatric counseling, alcohol and drug abuse, maternity including pre-natal and post-natal care, women's health and occupational therapy.
26. Medicare Advantage for All Americans will correspond to and coordinate with constructive Medicaid Modernization and Expansion programs and will make it possible for the United States to achieve near 100% insurability of All Americans willing to buy health insurance in a True American Way.
27. Medicare Advantage For All will allow maximum use of Health Savings Accounts and Medical Savings Accounts for those that can afford them. MAA should provide tax credits and premium subsidies to all those Americans that do not qualify for Medicaid due to their low-wage incomes. They should qualify for federal subsidies similar to those provided by the ACA.
28. Congress can fund Medicare Advantage for All AA in their *across-the-board* re-structuring of the Medicare Trust Funds. All arbitrary ACA taxes on certain businesses or certain tax payers must be repealed, including any remaining Cadillac taxes, investment income taxes, health insurance taxes and medical device taxes, all of which only hit select businesses and American households. President Obama described ACA as a deliberate wealth transfer. Medicare Advantage For All is a deliberate Health Insurance Reform for all Americans.

*Medicare Advantage for All Americans" will show-case a public-private partnership that will deliver a True American Health Care system capable of achieving affordable access for every American resident. We will demonstrate to all nations and to all the peoples of the world how best to maintain the health and well-being of all our citizens, by not repeating the mis-steps and mistakes that they may have made, but by building a health care system that will continue to be the envy of the world.*