



AFFORDABLE HEALTHCARE

AN AMERICAN HEALTHCARE SOLUTION

Paid For By Muscato For Congress

Meet AmeriCare



Let's Fix Healthcare

The goal of AmeriCare is to give Americans 100% medical coverage for all, drive down healthcare costs, relieve employers from the financial burden of healthcare, provide citizens with private options, and provide the financial resources needed to fund the program. The current total annual healthcare cost for the United States is \$3.6 Trillion

Michael Muscato



My name is Michael Muscato and I am a Democratic candidate for United States Congress in Arizona's 8th Congressional District.

As a small business owner, I have not been convinced the suggested replacements to the Affordable Care Act (ACA) are the right ones, or could pass a divided Congress. I decided to take the bull by the horns and create a plan that includes all of the points Americans say they want in a healthcare plan. It's not perfect, but it's a solid framework that can be used to provide healthcare to all Americans. AmeriCare could be the solution to our country's healthcare problem.

AmeriCare was not created by lobbyists, insurance companies, or special interests. It was created by an entrepreneurial small business owner who cares about his fellow Americans. I've said our hometown is always worth fighting for, so who better to create a healthcare plan for it, one of them, or one of our own?

Our hometown and the American people are always worth fighting for!

The Problem

Having access to the best healthcare system in the world is meaningless if you don't have insurance coverage or can't go to the facilities that can properly treat you. Who doesn't have a personal story or know someone who has a healthcare horror story to tell? Whether it's needing to go through the insurance company's authorization bureaucracy, to surprise costs appearing on your bill, to not being able to obtain the coverage you want, these barriers to care can be so daunting that people with insurance won't bother to seek treatment.

Everyone knows our healthcare system is broken. We can either continue to try and patch together the same antiquated healthcare system, or we can streamline the process and focus on providing health care to our citizens. We can also ignore the realities of Congress and push a healthcare solution that is DOA in Congress, or come up with something that can pass?

In 2018, the U.S. spent \$3.6T on healthcare. That's more than \$11,000 per person in the United States and many times more than any other country spends.

At \$1.08T, administrative costs make up 30% of our total healthcare annual cost. This is due to having too many different types of insurance companies offering different coverages with different coverage rates.

Other problems include unaffordable high drug prices, lack of sufficient free-market competition for policies, pre-existing condition treatment is under threat, basic care is unavailable in rural communities, specialty care can be difficult to obtain, and Veterans need access to treatments not available at the VA. We have work to do.

\$1.08T

Hospital fees account for 30% of all healthcare costs. The vast majority of these come from unnecessary emergency room visits, which could be treated by a regular doctor for much less.

\$20K

For a family of four

Employers in the U.S. provide full or partial insurance coverage for 155M employees at an average cost of \$13,340 each for a family of four.

3X

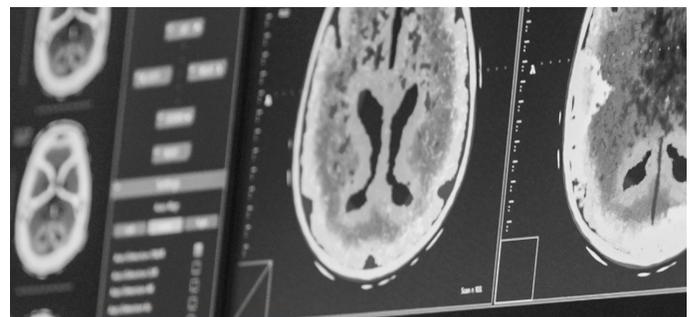
Prescription drug costs in the United States are three times higher than other developed countries. Border state citizens travel to Mexico and Canada to cut costs.

\$3.6T

Americans and business spent a total of \$3.6 trillion on healthcare in 2018. No other country in the world spends as much per-capita for health coverage than we do.

30%

Insurance and doctor office administrative costs eat up 30% of the cost of medical care in the U.S. If only there was a way to reduce those costs...



The Solution



- Keep your doctor
- Choose your insurance company
- Coverage for pre-existing conditions
- Veterans can go to VA or private doctors
- Complete healthcare coverage for women
- Coverage for all prescription drugs
- Health, dental and vision coverage included
- No tax increase
- Not a government takeover of healthcare

The American people are pretty clear on the types of healthcare coverages they want. As the song goes, "You can't always get what you want, but sometimes you get

what you need." Those days in healthcare are over.

AmeriCare places no restrictions on the type of treatment you can receive. Pregnant? Covered. Cancer? Covered. Bad back? Covered. Internal organ disease? Covered. Need a transplant? Covered. Need to go to a specialist? Covered.

The U.S. has the best healthcare facilities in the world. The problem is millions of our citizens have insufficient, unaffordable coverage or no way to access it.

Those days are over.



No Co-Pays

Not having extra cash lying around no longer means you can't take your child or go to the doctor yourself. With AmeriCare, co-pays and high deductibles are a thing of the past.

0%

Tax Increase

AmeriCare is funded by existing payroll deductions, premium payments by those seeking coverage, and closing corporate tax loopholes. There is no tax increase on any individual at any income level.

\$180

Per Month

Premium

No matter who you are, where you work, or severity of your health condition, your monthly premium won't exceed \$180 per person, per month for your family. Finally, health coverage Americans can afford!

- ✓ 100% coverage with no copay or deductible
- ✓ Choose or keep their own doctor and insurance company
- ✓ No denial for pre-existing conditions
- ✓ No-cost coverage for veterans at VA or private facilities
- ✓ Medicaid recipients automatically enrolled
- ✓ Monthly premium of \$180 per person can be paid by employer, insured, or government
- ✓ 100% prescription drug coverage
- ✓ Open to all American citizens and anyone paying Federal payroll taxes and \$180 monthly premium

AmeriCare Revenue

Closing Loopholes & Service Taxes

\$1.01T



\$2.5 Trillion in corporate tax loop holes will be closed, collected, and appropriated directly into the AmeriCare fund. Year One will see an estimated \$525 billion from collection of \$2.5T in Overseas Deferred taxes owed at the newly reduced tax rate of 21%. After that, this will bring in an estimated \$100+ billion annually. Taxes generated by the provision of medical services will generate and additional \$394.9B, bringing the total to \$1.019T.

Medicare Payroll Taxes

\$289B



The current Medicare federal payroll tax of 1.45% paid by employees and employers will roll into AmeriCare and provide approximately \$289 Billion annually.

Employer & Employee Premiums

\$1.2T



Of the 328M Americans, over 155M of them obtain health insurance through their employer. Moving coverage to AmeriCare will generate about \$930B in revenue annually (\$500/month per-employee as under the current employer mandate--which is still a cost savings). Employee contributions will add another \$334B to the total. At these low rates, most employers can pay for full coverage for their employees and still save many thousands of dollars over their current expenditures.

Individual Premiums

\$194B



Ninety million (90M) people receive their healthcare through private insurance at a cost of \$500 per month with a family of four cost at \$2K per month. AmeriCare reduces that cost to \$180 per person and \$720/month, putting \$1,300/month and \$15K annually back into their family budgets. This will Generate an additional \$194B per year in premiums.

Uninsured Sign-Ups

\$32B



Twenty nine (29) million Americans currently go without health insurance. The unemployed, retirees and those between jobs can still buy into AmeriCare for \$180 per month and get the same coverage as their employed neighbors. At 50% participation, this will raise about \$32.4B in revenue.

Total Revenue

\$2.8T



The total revenue generated by the above three in year ONE equals \$2.8 Trillion, going down to \$2.5T in year two.

AmeriCare Savings

Administrative Savings

\$540B



Administrative costs make up 30% of our total healthcare cost. That's roughly \$1.08T annually. A lot of this cost is simply because there are so many private insurance companies, each with their own systems and processes. By using AmeriCare's single payer system we can conservatively save 15% off our entire healthcare expense. That's an estimated \$540 Billion annually.

Prescription Drug Savings

\$252B



Americans pay nearly 3 x as much for prescription drugs as the rest of the world. Why? Lack of independent regulation. By adding a prescription drug board to determine the value add for a prescription drugs production and regulation on pricing to prevent extortion, we can reasonably expect to save 50% off our current RX costs. That saves us \$250 billion annually.

Employer-Paid Premium Savings

\$620B



In 2018 Employers paid an average of \$13,430 and employees contributed an average of \$6,050 for employer-paid healthcare plans for a family of four. AmeriCare's single-payer, 100% coverage model will reduce employer per-employee costs to \$6,000 annually, and employee contribution could be eliminated if the employer picked up the family-member premium of \$180 per person. Even with AmeriCare's employer mandate, business will save between \$600-\$930B annually.

Hospital Cost Savings

\$540B



Hospital Costs account for roughly 30% of our healthcare cost. Nearly 65% of ER visits are used for non-emergency treatment. By providing access to healthcare for everyone at affordable prices we estimate that hospital expenses can be cut by more than 50%. Conservatively, this would result in an additional \$540B in total healthcare savings. We anticipate additional savings can come from reexamining malpractice insurance rates and the ACA's 20% profit mandate.

Total Savings

\$1.952T



Total costs for US health care in 2018 was \$3.6T. Subtracting AmeriCare savings means total health care costs will be reduced to \$1.84T. The preventative care nature of this program will also lead to a massive reduction in healthcare cost over time (estimate not known) due to addressing chronic disease such as diabetes and heart disease which make up an estimated 85% of total healthcare costs.

12 Questions

Can I Keep My Doctor?

1

Yes, You Can!

AmeriCare allows you to go to any doctor you want, whether it's a primary care physician or specialist. They're all in the plan.

Can I use Private Insurance?

2

Yes, You Can!

AmeriCare is a single-payer program that provides standard coverage guidelines for all health insurance policies. To compete, insurance companies will have to lower premiums. AmeriCare works for you!

Will my taxes increase?

3

No! No Tax Increases!

AmeriCare is funded by closing corporate tax loopholes, the current 1.45% payroll tax, and premiums paid by employers, employees and individuals-as it should be!

Why Not Support Medicare-for-All?

4

It Won't Pass Congress

I'm a realist. While Medicare-for-All has a lot of support amongst Democrats, not a single Republican supports it. While AmeriCare isn't perfect, it's a good framework that can pass Congress and it doesn't raise taxes.

What's My Monthly Premium?

5

\$180 per person

The cost for every man, woman and child for AmeriCare is \$180 per month. That could be paid by your employer, through Medicare, the VA or personally. It's low enough for most to afford.

What Is Covered?

6

Everything

Pre-existing conditions, pregnancy, mental health, drug treatment, life-threatening diseases are all covered. There is no medical condition that is not covered by AmeriCare.

12 Questions

How do you control prices?

7

Negotiate, Negotiate

We're all aware of difference in prices paid for retail, insurance and subsidized healthcare, some being significantly cheaper. AmeriCare will negotiate prices so everyone pays the same.

Will it insure the self-employed?

8

Yes And Affordably

Self-employed, gig-economy workers can easily obtain coverage for health, dental and vision coverage for a flat premium of \$180 per person per-month.

Are foreign workers eligible?

9

Yes, they are eligible

Like citizen workers, anyone legally in the U.S. and paying the current 1.45% payroll tax are eligible to be covered by AmeriCare.

Is dental and vision covered?

10

Yes, both are covered

There are no extra premiums for dental or vision coverage.

Do employers have to participate?

11

Yes, it saves them billion\$

Employers who offer insurance to their employees will save an average \$6,000 per-employee per year, which means a company with 10 employees saves \$60,000 per year and offers better coverage than their existing plan--if they even have one!

How is this possible?

12

Economies Of Scale

Walmart founder Sam Walton famously said, "A lot of a small number is a big number." We're simply reducing administrative expenses and spreading costs so everyone pitches in.

Compare



AmeriCare

AmeriCare is an alternative to Medicare-for-All and the Affordable Care Act. It provides coverage for all Americans and pays for it by closing tax loopholes and collecting small premiums from working and non-working people.

- No Deductible or Co-pay
- Standard \$180 premium
- No Tax Increase
- Single-Payer
- No Coverage Denials

- ✓ Dental, vision and other specialty care coverages are part of the AmeriCare plan.
- ✓ Everyone can choose which of the dozens of insurance plans is best suited for them.
- ✓ Options for higher limits and coverages are available to all AmeriCare participants.

Medicare-For-All

There are different versions of "Medicare-for-all," it typically means a nationally run, single-payer insurance program that provides universal coverage for every citizen in the U.S. It is similar to government programs in Canada and Europe.

- Guaranteed health care
- Non-complex billing
- No coverage limitations
- No insurance premiums
- Reduced paperwork

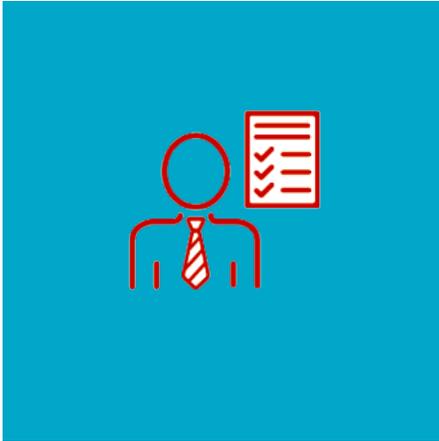
- ✓ Government bureaucracy is increased because this is needed to administer the program.
- ✓ Elimination of private insurance policies will be opposed by the insurance industry.
- ✓ Premiums vary widely by state and rate increases can be significant year-on-year.

Affordable Care Act

The ACA does not just offer insurance for everyone, including those with pre-existing conditions. It also intended to reduce the annual increases in premiums. It also required everyone to get insurance, which would reduce costs

- 10 basic coverages
- Average premium is \$427
- Fixed Part D donut hole
- Pre-existing conditions
- Children on plan to 24 yrs

- ✓ The ACA makes health insurance affordable by providing subsidies.
- ✓ ACA emphasizes preventive care, which decreases long-term medical risks and costs.
- ✓ The ACA improved how health care itself is delivered, lowering costs.



Employer Insurance

Over 155M people are insured by their employer and is the most common way health insurance is obtained in the US. Plans are chosen from commercial companies and premiums

- Employer chooses plan
- Employer picks deductible
- Covered while employed
- Doesn't follow employee
- Dental & Vision optional

- ✓ Employees typically contribute a portion of the monthly premium out of their paychecks.
- ✓ Plans generally restrict choice of doctor, hospital and types of services available in-plan
- ✓ Out-of-plan care usually increases out-of-pocket costs by the employee significantly.

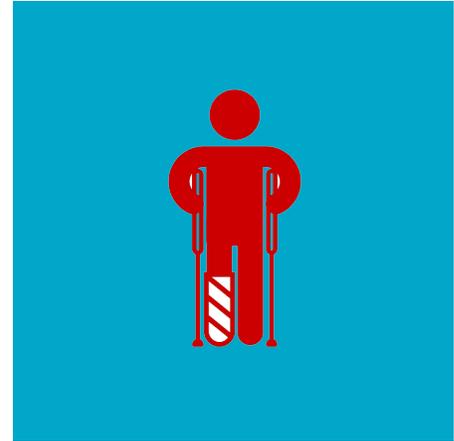


Health Savings Accounts (HSA)

HSA's are available only to people with a high-deductible health plan and are used to save money for medical expenses: you put money in pre-tax, grows tax-free and is spent tax-free only if used on qualified medical expenses.

- \$1.6K deductible/person
- \$2.6K deductible/family
- \$ accumulates over time
- Don't require distribution
- Not all treatment covered

- ✓ Lower and middle-income families may not afford saving for medical emergencies.
- ✓ You can withdraw the money for other uses, but you pay taxes and 20% penalty.
- ✓ Competes with 401(K) for payroll contributions.



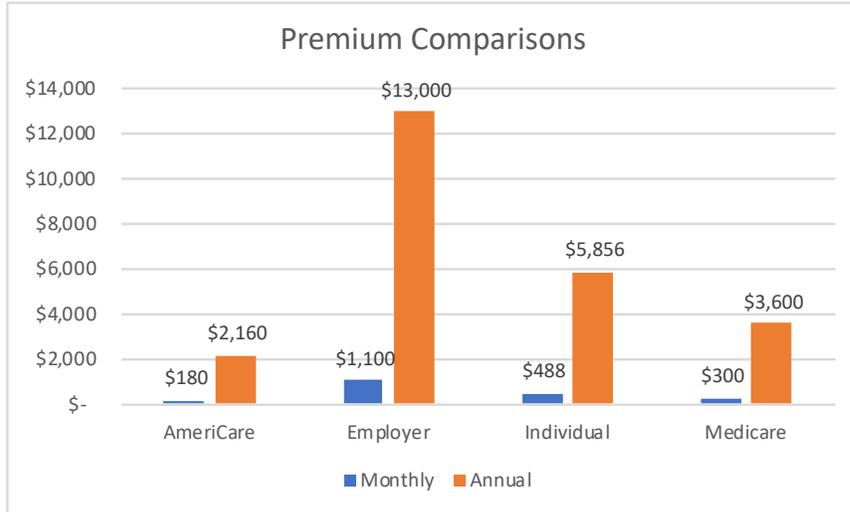
Catastrophic Care

Catastrophic health insurance plans have low monthly premiums and very high deductibles. They may be an affordable way to protect yourself from worst-case scenarios, You pay most routine medical expenses yourself.

- \$7,900 deductible
- Average premium is \$200
- Pay for what you use
- Used with HSAs
- High out-of-pocket costs

- ✓ High-deductible plans work best for young, healthy people who don't need much care.
- ✓ A family with multiple children or a parent with a health issue should look at PPO or HMO.
- ✓ The more health care services you need, the less likely a catastrophic plan makes sense.

Doing the Math



Total U.S. Healthcare Expenditures (2018)	\$3,625.4B
Hospital Care	\$1,093.0B
Physician & Clinical Services	\$728.0B
Prescription Drugs	\$504.0B
Nursing Care Facilities	\$166.3B
Home Health Care	\$101.8B
Other Personal Health Care	\$527.3B
Government Administration	\$45.0B
Net Cost of Health Insurance	\$229.5B
Government Public Health Activities	\$89.9B
Investment	\$167.6B

AmeriCare Savings

Hospital Care	\$540.0B
Prescription Drugs	\$250.0B
Health Care Administration	\$540.0B
Employer-Paid Health Care Premium Reductions	\$930.0B
Employee Contribution to Employer-Paid Insurance Offset	\$334.8B
Total Savings	\$1,757.6B

AmeriCare Revenues

Overseas Deferred Tax Collection (Year One)	\$525.0B
Closing Corporate Tax Loopholes	\$100.0B
Medicare 1.45% Payroll Taxes (no increase)	\$289.0B
Employer-Paid Insurance Premiums	\$930.0B
Employee contribution to Employer-Paid Insurance	\$334.8B
Individual Insurance Premiums	\$194.4B
Uninsured Individual Sign-Up Premiums	\$32.4B
Taxes generated by provision of medial services	\$394.9B
Total Revenues (Year One)	\$2,800.5B
Total Revenues (Year Two)	\$2,275.5B

Total US Healthcare Expenditures	\$3,625.4B
AmeriCare Savings	-\$1,757.6B
AmeriCare Revenue	-\$2,800.5B
AmeriCare Surplus (Year One)	\$932.7B
AmeriCare Surplus (Year Two)	\$407.7B

AmeriCare For America

Healthcare Can Be Affordable!

Everyone knows our healthcare system is broken. We can either continue to try and patch together the same failing system, or we can streamline the process and focus on providing health care to our citizens.

AmeriCare could be the answer to our country's healthcare problems. It hits all of the key points the majority of Americans say they want in an insurance policy. It isn't perfect, but it's a start. Within the Democratic Party there has been a national push for Medicare for All. I believe and have shown above that AmeriCare accomplishes several things Medicare for All cannot.

1. AmeriCare pays for itself without raising taxes
2. AmeriCare is less expensive than Medicare and covers 100% medical, dental & vision
3. AmeriCare gives people a private option that millions of Americans say they want
4. Negotiates standard procedural and drug prices to save everyone money
5. AmeriCare appeals to Republicans and Democrats and can pass a vote

AmeriCare wasn't created by career politicians, bureaucrats, lobbyists, drug companies or even insurance companies. It was created by a small business owner who is concerned about other business owners and families and is tired of politicians arguing endlessly and just wants to solve the problem because they haven't. Who would you rather come up with the idea, one of them, or one of us?

As a small business owner and father to two little boys, I know all too well about hitting deductibles, racking up co-pays, and the monthly debit of inflated insurance premiums that still manage to limit the scope of our coverage. I know what it's like to be healthy and to need care. I know what it's like to pay years of premiums without being sick only to be denied coverage when the time came to actually use the insurance. I know what it's like to go without insurance. I know what the medical bills and prescription drug costs for my grandparents were before their passing and the importance of having a plan that covers those in need.

We can keep electing the same representatives who are funded by Big Pharma, Corporate Lobbyists, and Insurance Companies. Or we can elect leaders who provide solutions to our issues and are loyal to only the American people.

My name is Michael Muscato and I'm a candidate for United States Congress in Arizona's 8th congressional district. I developed AmeriCare because our future, our country, and the health of our hometowns are always worth fighting for.

