Universal Health Care

John Delaney believes that health care is a fundamental right. He is proposing a universal health care plan that will provide high-quality care to everyone and replace our outdated system of employer-sponsored insurance.

As President, he would roll this plan out to the American people after we fix the damage that the GOP has done to the Affordable Care Act and improve upon it. This way, Americans would once again get the benefits of the ACA while the nation and Congress have the time it takes to reform health care. Tying access to health insurance to employment forces workers to stay in jobs they don’t like, distracts entrepreneurs from their main focus of running their businesses, and prevents wages from increasing.

Delaney’s health care proposal:

• Create a new public health care plan for all Americans under the age of 65 while preserving traditional Medicare. The new plan would protect the reforms delivered by the Affordable Care Act, including guaranteed coverage of preexisting conditions and essential health benefits, and would make access truly universal. At 65, people would transition into Medicare. Medicaid would be absorbed by the new plan. The highly trusted Medicare provider network could be used for the new plan.

• Guarantee universal coverage. Individuals would be automatically enrolled in the new public plan, with no complicated procedures to follow. People would be allowed to opt-out and receive a tax credit to buy their own insurance policy if they choose.
• Keep private insurance options. Individuals and employers will be able to purchase and negotiate supplemental coverage from private insurers to cover additional health needs. These supplementals could merge into the basic plan to make it easier for the user.

• Employers would be encouraged to negotiate group rate supplemental plans that would merge with the basic governmental plan so that employees would be able to keep similar health care plans, many of which are very popular and important to American families.

In order to be sustainable, universal health care needs to be paid for. Delaney’s plan will lower the overall cost of health care and put the government on a responsible fiscal path.

**Pay-fors (numbers are based on a 10-year projection):**

• The tax subsidy for employer-sponsored insurance costs the government more than $3.7 trillion and depresses wages for working Americans.

• Allowing the government to negotiate drug prices would stop the transfer of wealth from working families to corporate executives and shareholders of pharmaceutical companies. This would save the government nearly $850 billion.

• This plan would replace the ACA, and savings from ending the ACA’s tax subsidies would total $760 billion.

• Current federal Medicaid spending is projected to be more than $4.8 trillion, which this plan would absorb.

• States are projected to contribute more than $2.9 trillion to Medicaid. States would continue to pay their share for the current Medicaid population and the federal government would cover the cost of expanded coverage.

• Implement cost sharing for higher-income individuals to fund an increase in reimbursement rates for primary care providers.