



# MEDICARE

AS AMERICAN AS APPLE PIE

**PROTECT**

**IMPROVE**

**EXPAND**

**We need to protect and improve Medicare as the highly successful public program it has been for nearly 50 years—and extend its coverage to all.**

- The elderly and disabled have been saved from financial ruin and provided access to care through Medicare.
- There have been attacks on Medicare that have weakened it—most of those problems have been caused by private health insurance interests.
- Along with improving and protecting Medicare, we need to expand it to cover everyone as the most cost-effective way to provide a single standard of high quality care for all without financial barriers.

***Healthcare is a human right!***



**SAVE THE DATE**

**MEDICARE TURNS 50!**  
**July 30, 2015**  
**Rally & March**

**11 a.m.**  
**Frank Ogawa**  
**Plaza, Oakland**

For more info: 800-745-3090 or  
[info@HealthyCaliforniaCampaign.org](mailto:info@HealthyCaliforniaCampaign.org)

*Why all UPTe members should care*

# UNIVERSAL HEALTH CARE MAKES SENSE FOR UNIONS

## **Bargaining for health care coverage is increasingly difficult.**

- ◆ With rising health care costs, employers want us, the employees, to pay a greater share of the costs, but most workers have little room in their paychecks for added medical expenses.

## **Health care costs are rising faster than wages.**

- ◆ With a larger group (e.g., all Americans) being covered, better costs for consumers can be negotiated with hospitals and medical providers.
- ◆ Administration costs can be reduced substantially if only one entity pays the bills. Currently, medical providers have to fill in many different forms for each kind of insurance provider, adding a huge burden to administrative costs. This could be streamlined and made much more efficient.



## **The ‘Cadillac Tax’ scheduled to begin in 2018 means middle-income families will pay even more for the same healthcare sooner.**

- ◆ An individual whose health plan costs more than \$10,200 per year or a family whose health-plan costs exceed \$27,500 per year will be taxed on the amount over that limit. With ever-increasing insurance premiums, more and more people will fall into this range in the coming years.
- ◆ The tax rate will be 40% and it’s non-deductable.