

S.B. 562 (Lara & Atkins): Healthy California Act

Guaranteed Healthcare for Seniors and People with Disabilities

California has an opportunity to make healthcare a human right and guarantee it to everyone in the Golden State. Our nation is facing massive health insurance increases, runaway pharmaceutical costs, and a Congress that's about protecting corporate insurance profits. Even Medicare, America's most popular and best administered program, is under attack. The expanding role of for-profit insurance companies that are required to cover costs that traditional Medicare does not cover is being shifted more and more to the public. We pay more for supplemental insurance, premiums, co-pays, procedures that are not covered, and medications. But California has a solution, the Healthy California Act (S.B. 562), which would guarantee healthcare for all!

S.B. 562 is the Solution — Here's How:

- Every resident of California would be covered by a comprehensive benefit plan.
- Medicare beneficiaries would no longer need supplemental insurance to "wrap around" Medicare in order to pay for the 20% that Medicare doesn't cover. This includes outpatient care, prescription drugs, etc. S.B. 562, the Healthy California Act, would cover all of these services with no more insurance premiums, deductibles, and little to no co-payments.
- You will continue to receive your basic Medicare coverage and Healthy California will serve as your supplemental coverage. There will be no additional costs. You will not need to pay for Part B, and will get at least a subsidy to help with Part D, nor need to purchase a Medigap policy. There will be no change to Part A and C.
- You will have a choice of providers. For example, if you are a Kaiser Senior Advantage member, you could keep it without paying additional charges for your coverage. The same is true for other supplemental insurance you may have—you won't need it anymore. You pick your providers and Healthy California pays for services Medicare doesn't cover.
- For those on Medi-Cal and Medicare, all services, including vision, dental, long-term care, and IHSS services will be covered by S.B. 562. Moreover, within five years Healthy California will cover these additional services for everyone in the state.
- Everyone will get a Healthy California card, which can be used for the provider of your choice anywhere in the state. Healthy California even covers any health services you need when traveling outside the state or the country.

California Leads the Way for the Country:

S.B. 562 is a universal, single-payer healthcare solution for California. With everyone "in" and nobody "out," the bill would mean that for-profit health insurance companies are out of the picture. The savings from traditional insurance's wasteful overhead and other administrative costs will provide complete coverage for all Californians at a far lower rate than is now being paid. California can once again prove that healthcare can be a guaranteed right for all, at far less cost and with greater outcomes, leading the way to a healthier nation.

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