

Highlights of the Health Care For All Ohioans Act

- 1. The Health Care For All Ohioans Act, referred to here as “the Plan,” provides coverage for the full range of inpatient and outpatient hospital care, preventive care, mental health, vision, hearing, prescription drugs, dental, emergency services, rehabilitation services, hospice care, home care, health maintenance care, medical supplies, and all other necessary medical services as determined by any state licensed, certified, or registered health care practitioner. It provides timely emergency health care services in each county, including hospital care and triage, and necessary transportation in each county to access covered health care services.**
- 2. Coverage will be provided regardless of income or employment status and there will be no exclusions for pre-existing conditions.**
- 3. There will be no premiums, co-payments or deductibles.**
- 4. Patients will have free choice of health care providers and hospitals. People who today lack coverage will be able to see doctors and other providers when needed, and will benefit from preventive care and early intervention.**
- 5. Payments to health care providers for all covered services will be made from a single public fund, called the Ohio Health Care Fund. The Plan will be funded by a payroll tax paid by employers not to exceed 3.85%; a gross receipts tax on businesses not to exceed 3%; income tax increases limited ONLY to those earning more than the Social Security tax cap, which in 2010 is \$106,800 annually; a 5% surtax on adjusted gross income over \$200,000; \$11.6 billion in administrative cost savings; and funds from government sources.**
- 6. Since health care bills will be paid from a single public fund, insurance companies will no longer have a role in the system and the billions of dollars in profits they take from it will go instead for patient care.**
- 7. Workers under collective bargaining agreements will enjoy the same benefits as everyone else. If benefits under these agreements are less than what the Plan provides, employers must pay the cost of increasing benefits to the level of the Plan, with the employers paying all the premiums, co-payments and deductibles; or the employer and the union may renegotiate and begin coverage under the Plan immediately. The Plan will automatically cover workers when their collective bargaining agreements expire.**
- 8. Public employers — on a state, county, school district and municipal level — will pay much less for employees’ health care coverage than they do today since their payroll tax for health care will not exceed 3.85% of the total payroll. Public employers would pay no gross receipts tax. Most private employers, who today provide benefits, will also save because the combination of the payroll tax and the gross receipts tax will be less than what many of these employers pay today for health care coverage for their employees.**
- 9. Workers employed by health insurance companies and others who lose jobs as a result of the changes brought about by the Health Care For All Ohioans Act will receive, at public expense, retraining and financial assistance for up to two years in an amount not to exceed \$60,000 per year. Many of these workers will be able to find employment in the public sector implementing the new Plan.**
- 10. There will be a marked reduction in physicians’ costs for billing, since payment for services rendered will come from one public fund, not from hundreds of private insurers. Payment will be guaranteed from that public fund. Malpractice insurance will also be less expensive since medical bills will no longer be part of jury awards.**

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Funding the Health Care For All Ohioans Act

- **Individuals whose annual compensation is below the Social Security tax cap, which in the year 2010 is \$106,800, will pay no additional income taxes.**
- **Many employers and businesses currently providing health care benefits, often at a cost of 12% to 15% of their payroll, will pay substantially less under the Act.**

The following table shows examples of additional income taxes to be paid by individuals at various income levels under the Health Care For All Ohioans Act, based on the Social Security tax cap, which in the year 2010 is \$106,800:

Annual Compensation*	6.2% over \$106,800	5% of adj. gross income over \$200,000	Total Additional Tax
0 - \$ 106,800	0	0	0
\$ 110,000	\$ 198.40	0	\$ 198.40
\$ 120,000	\$ 818.40	0	\$ 818.40
\$ 140,000	\$ 2,058.40	0	\$ 2,058.40
\$ 160,000	\$ 3,298.40	0	\$ 3,298.40
\$ 200,000	\$ 5,778.40	0	\$ 5,778.40
\$ 250,000	\$ 8,878.40	\$ 2,500.00	\$ 11,378.40
\$ 500,000	\$ 24,378.40	\$ 15,000.00	\$ 39,378.40
\$1,000,000	\$ 55,378.40	\$ 40,000.00	\$ 95,378.40

**Includes total income plus interest income exempt from federal income taxes*

In addition to the estimated \$11.6 billion in administrative cost savings that will be realized when all claims are paid by a single payer, and billions of additional dollars in savings as a result of making preventive care more accessible, the Ohio Health Care Fund will be financed by a combination of the following:

- **Up to 3.85% payroll tax paid by employers**
- **Up to 3% gross receipts tax paid by businesses**
- **6.2% tax on individual compensation in excess of the Social Security tax cap**
- **5% surtax on adjusted gross income over \$200,000**
- **Funds from government sources**