

SB-57

This bill eliminates all Medicare mandates and penalties for not joining.

IN THE SENATE OF THE AMERICAN LEGION BOYS NATION

Mr. Rutkoski of Michigan introduced the following bill;

A BILL

This bill eliminates all Medicare mandates and penalties for not joining.

Be it enacted by The American Legion Boys Nation Senate assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the "Freedom to Choose Healthcare Act".

SECTION 2. ELIMINATION OF MEDICARE MANDATES AND PENALTIES

Medicare has forced Americans into plans that may not be appropriate for them and has interfered with their ability to choose healthcare for themselves. Furthermore, medicare applies utterly complex, confusing, and unrealistic boundaries, problems, and restrictions. This bill will eliminate all medicare mandates and penalties for those who do not join.

This bill does not abolish Medicare, only un-mandates and un-penalizes it. Individuals who desire to stay on it can do so. Following are some issues people have with the system that push them away:

-All over the age of 65 are forced into this program with few exceptions.

-If entered into late, the penalty is a 10% increase to medicare premiums for life. For example, if someone entered late and had to pay 500 dollars per month, with the late fee, that would be an increase to \$550 per month needing to be paid monthly for the rest of their life. This results in an additional \$600 needing to be paid yearly. This is an unnecessary and even cruel way to treat an American for joining late and must be done away with.

-The medicare system is unnecessarily complex and involves numerous bureaucracies like the Social Security and the Centers for Medicare and Medicaid services. This creates confusion as to what people are really signing up for, committing to, paying for, and results in complaints and problems being lost in the bureaucratic system.

-Under certain plans, medicare can limit what doctors people see and can limit their coverage while traveling.

-The federal government can charge what they want for these programs as there is no private competition and thus creates a stagnating and un-improving system that does not provide the most helpful and personable plans.

Furthermore, the financial state of medicare is not sustainable or even reasonable.

-Medicare continually runs in the deficit. For example, in 2020 they were allocated 430.3 billion dollars, but spent 925.8 billion dollar. This happens similarly every year and medicare contributes significantly to the national debt. Medicare taxes can only fund Part A. Not Part B, C, or D, not to mention other governmental costs like paying employees, etc.

The benefits to un-mandating Medicare are great. As people flock to the private sector, this will promote and expand the economy. The government budget for medicare can shrink as fewer people will be in it (thus helping create a more balanced budget). This would allow medicare to increase in efficiency and service to those still in it. The competition between the government and private sectors for healthcare would also drive down costs, helping to make it even more affordable.

Expanding Medicare's budget or coverage is not a feasible solution. The government cannot manage this even larger plan if it cannot properly manage this one. As a final point, people who want to stay on Medicare still can--this does not abolish it.

SECTION 3. BEGINNING AND REASSESSMENT

This act will take effect at the beginning of the next fiscal year to allow for new plans and adjustments to be made. It will be up for revision every five years due to changing economic conditions and would remain in effect indefinitely.