

ALL INCLUSIVE HEALTH CARE

Committee: Ordinary Citizen

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Bill No: 01012010HC

Delegation: Citizen

Title of Bill:
All Inclusive Health Care

BE IT ENACTED BY THE PEOPLE OF THE UNITED STATES

- 1 Preamble: Health care costs have spiraled out of control. This bill will effect changes in
2 costs, responsibilities and provide basic benefits for all legal residents.
3
- 4 SECTION 1: Legal resident shall be defined as any person born within the legal boundaries,
5 territory or military facility of the United States with parents that are citizens. Also included
6 are all persons who have attained legal resident status.
7
- 8 SECTION 2: Health care shall include Doctors visits, prescriptions, Doctor recommended
9 lab tests, diagnostic procedures and essential or emergency hospitalization. Emergency and
10 essential reconstructive surgery will be included. Non essential, elective surgery is not
11 included in basic benefits.
- 12 Sub-SECTION A: Doctor visit will have a co-pay of \$25.00 per visit
13 Sub-SECTION B: Prescriptions will have a co-pay of \$10.00 for generic and
14 \$25.00 for branded medications.
15 Sub-SECTION C: Lab tests will have a co-pay of \$10.00 with Doctor visit and
16 \$25.00 if outsourced.
17 Sub-SECTION D: Diagnostic procedures and outpatient procedures will have a
18 co-pay of \$45.00
19 Sub-SECTION E: Hospitalization for essential services will have a co-pay of
20 \$50.00
21
- 22 SECTION 3: Payment schedule for health care coverage shall be broken down as follows;
23 Sub-SECTION A: **All** employees self employed, in private **and** public
24 employ will be responsible to pay into the health care system as follows;
25
 - 26 • Full time employees with families, defined as working more than 32
27 hours per week will pay 12% into the fund.
 - 28 • Full time employees, defined as working more than 32 hours per
29 week will pay 10% into the fund.
 - 30 • Part time employees, defined as working less than 32 hours per week
31 will pay 7% into the fund
 - 32 • Current funding for Medicare and Medicaid will go into the fund
 - 33 • Employers will contribute 2%

34 SECTION 4: Groups will be formed to encompass 5000 people in all cities, counties and
35 states that will have the following breakdown;

36 Sub-SECTION A: 25% with an annual salary of \$50,000 or less

37 Sub-SECTION B: 20% with an annual salary of \$50,000 to \$200,000

38 Sub-SECTION C: 10% with annual salaries above \$200,000

39 Sub-SECTION D: 10% Part time employees

40 Sub-SECTION E: 20% Retired folks

41 Sub-SECTION F: 10% Unemployed

42 Sub-SECTION G: 5% for relocations and catchall

43

44 SECTION 5: Insurance Companies will be able to bid on as many groups as they want, it
45 will be the entire group without exception. If an Insurance Company is unwilling to bid in
46 any state they will be excluded from bidding in all states.

47 Sub-SECTION A: Everyone will be covered, pre-existing conditions *Does*
48 *Not Exist!*

49 Sub-SECTION B: Additional coverage can be offered at additional cost to any
50 member of the group by the Insurance Company or no additional cost
51 by the employer but the minimum coverage must be met and
52 maintained.

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54 SECTION 6: Anyone covered by an Insurance Company who transfers, changes jobs or
55 location will be able to join that same Insurance Company in their new job/location with the
56 payments collected by the new employer under guidelines of SECTION 3, Sub-SECTION
57 A. and without interruption.

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59 SECTION 7: Doctors will be responsible for the health and well being of their patients. A
60 Doctor will diagnose, prescribe medicine, tests, and procedures as needed to ensure the
61 health of their patient. Unnecessary tests and procedures will not be covered.

62 Sub-SECTION A: Doctors are held to a high standard because lives depend
63 on decisions they make. As long as a Doctor uses sound judgment in
64 their diagnosis they will not be held liable for the unforeseen.

65 Sub-SECTION B: Carelessness will not be accepted and a Doctor that
66 develops a pattern of such will get a strong recommendation of a new
67 career path.

68 Sub-SECTION C: In the case of a patient who was injured due to an error by a
69 Doctor, fair compensation will be offered and insurance for the
70 additional injury is already covered by Section 1 and Section 2.

71 Sub-SECTION D: Doctors will be protected from lawsuits, medicine is an
72 imperfect science and all patients share in the healing process.

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74 SECTION 8: Pharmaceutical Companies will not advertise their products to consumers on
75 Television, Print, Radio, Internet or any future media.

76 Sub-SECTION A: The ads are amusing since their side effects are often worse
77 than the potential for curing the ailment. Consumers don't have the
78 training to understand the efficacy of any drug; this is why we have
79 healthcare professionals. This can effectively lower the costs for
80 prescriptions.