

## RATIONALE FOR THE RE-WRITE OF MASSACHUSETTS SENATE BILL S.744

According to Senate Bill S.744, Massachusetts would become a healthcare insurer providing free comprehensive healthcare insurance for all Massachusetts residents. The Commonwealth's insurance product would be Medicare Part C, expanded to cover every medically necessary healthcare need of its beneficiaries.

Massachusetts Medicare for All would be financed by increasing income and payroll taxes. Taxpaying residents would receive free healthcare insurance while paying increased taxes, a tradeoff that would be revenue-neutral. Employers would be relieved of the costs of paying part or all of the premiums for their employees' healthcare insurance while paying increased payroll taxes. The substantial reduction in administrative costs of a single-payer insurance program would lead to a sufficient revenue surplus to provide unemployed residents with free healthcare insurance.

This construct is brilliant, but regrettably, Senate Bill S.744 does not convey it coherently. The most crucial part of the bill is so confusing that the essentials described could not be implemented without the help of an expert who knows the bill's intent, as articulated above. Therefore, I have rewritten key parts of the bill to fill this void with clear and detailed specifications.

Additionally, a much smaller leadership group could more effectively manage Massachusetts Medicare for All. Therefore, I have deleted the following sections and folded their intended functions into other sections:

- Section 7. Regional Division: Director, Offices, Purposes, and Duties;
- Section 8. Administrative Division: Director, Offices, Purpose, and Duties;
- Section 9. Planning Division: Director, Purpose, and Duties;
- Section 10. Information Technology Division: Director, Purpose, and Duties;
- Section 11. Quality Assurance Division: Director, Purpose, and Duties.

A highly qualified executive director working under the authority of the Secretary of Health and Human Services would be Massachusetts Medicare for All's chief executive officer. They would be assisted in decision-making by two advisory committees – economic and benefits – comprised, respectively, of healthcare economists and various healthcare providers representing professionals and facilities that deliver healthcare to Massachusetts residents.

Revenues would be collected by the Department of Taxation using existing technology. The Department would pay healthcare providers through a system developed by information technology experts working under the Chief of Information Technology, who reports to the Executive Director.

My "Act to Establish Massachusetts Medicare for All" contains all the essentials required for a single-payer healthcare insurance program to function efficiently with a sustainable economic foundation.