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## **Medicare for all not enough**

Letter to the *Register Guard*  
by Michael Miller, Eugene  
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Medicare is not a single-payer system. It requires participation of for-profit insurance companies. Traditional Medicare (Parts A and B) pays only a portion of medical bills. There is no maximum out-of-pocket expense provision except through for-profit insurance company supplemental policies. Medicare Part D covers prescription drugs. There is no maximum out-of-pocket expense after catastrophic coverage starts. Part D is available only through for-profit insurance companies. Medicare Part C, called Advantage plans, do limit out-of-pocket expenses and provide drug coverage. These are available through for-profit insurance companies only. In addition to recipient-paid premiums, the federal government pays insurance companies to provide these policies.

So, for-profit insurance companies are involved in every aspect of Medicare if a recipient wants assurance of some limit on annual out-of pocket expenses.

We need a single-payer medical services delivery system in this country that pays all medical expenses for everyone. That's what other First World countries provide for their citizens. For critics of those systems, there are still private insurance policies available for an additional cost. We deserve better than Medicare for all.