H.R. 3069 – MEDICARE FOR ALL ACT

FINANCIAL PRO FORMA AND SAVINGS PROJECTIONS

The Medicare for All and American Wellness Act 2026 — As Amended

$1.023T	**$578B**	**27:1**
Day-One Structural Savings	Annual Surplus by Year 5	Prevention ROI by Year 10

119th Congress — 1st Session | Presented as a supplement to H.R. 3069 as amended | 13 Exhibits

ELLSWORTH FOR PRESIDENT ■ Saving ~$3.2 Trillion Annually by Year 10 ■ $578B Surplus by Year 5

Exhibit 1 — The Current System: Why the Status Quo Is Unsustainable

Baseline before H.R. 3069 — Updated to the most recent federal and international data

$1.6T

Annual Private Insurance Premiums Are Eliminated by This Act

GOV DATA

$15,474

Healthcare Cost Per Person Per Year

GOV DATA

90%

Of Spending People with Chronic Physical & Mental-Health Conditions

GOV DATA

$800B

Annual Administrative Waste & Overhead

ESTIMATE

LIFE EXPECTANCY vs. HEALTH SPENDING PER PERSON — U.S. AND PEER NATIONS

Country	Life Expectancy	Spending Per Person
United States	78.4 yrs	$15,474
Japan	84.7 yrs	$5,790
Spain	83.7 yrs	$5,346
Italy	83.7 yrs	$5,164
France	83.3 yrs	$7,354
Canada	82.6 yrs	$7,301

2–3×

The U.S. spends two to three times more per person than peer nations — and Americans die 4 to 6 years sooner.

Spending: U.S. — CMS National Health Expenditure, 2024 ($15,474 per person); peer nations — OECD Health Statistics, 2024. Life expectancy: U.S. — CDC official figure, 2023 (78.4 years); peer nations — UN World Population Prospects, 2023. Some figures are from earlier reporting years but are the most recent available for each country as of this date.

Sources: CMS National Health Expenditure Accounts 2024; CDC/NCHS 2024; OECD Health Statistics 2024; UN World Population Prospects 2023; CDC Chronic Disease. Figures tagged Gov Data are government-scored; all others are campaign Estimates.

Exhibit 2 — How the Private Insurance Industry Systematically Fails America

The case for elimination — Section 107 of H.R. 3069

30¢

Of Every Premium Dollar

Never reached a doctor or patient — consumed by overhead, bonuses, marketing, lobbying, and profit before your claim was even reviewed.

1 in 7

Claims Denied

The average denial rate across major insurers. You paid the premium; they kept the money and said no.

530K+

Medical Bankruptcies / Year

Americans go bankrupt from medical bills every year — virtually all of them had insurance that was engineered to fail them.

$23M

UnitedHealth CEO Pay (2024)

Earned running a company whose core function was finding legal reasons not to pay your claims. You funded it in premiums.

47%

Premium Increase, 10 Years

Family premiums rose 47% from 2014–2024 — more than double wage growth and inflation. That is not cost. It is extraction.

0

Drugs Invented. Hospitals Built.

The six giants combined invented zero drugs, built zero hospitals, trained zero doctors. They were toll booths between Americans and care.

Sources: KFF 2024; CDC Chronic Disease; CMS National Health Expenditure; CBO/JCT scoring; North Karelia Project (Finland). Figures tagged Gov Data are government-scored; all others are campaign Estimates.

Exhibit 3 — The Private Health Insurance Industry: Eliminated by This Act

Section 107 — not reformed, not taxed. Replaced.

Company	Annual Premiums	Net Profit	Status
UnitedHealth Group	$269 B	$22 B	Eliminated
Elevance Health (Anthem)	$171 B	$6 B	Eliminated
Centene Corporation	$143 B	$1.8 B	Eliminated
Humana	$106 B	$2.5 B	Eliminated
CVS Health / Aetna	$94 B	$8 B	Eliminated
Cigna / Evernorth	$55 B	$7 B	Eliminated

$350B

In annual extraction — recaptured by ending the industry, not taxing it

$268 B/yr Administrative overhead, denial staff, marketing, lobbying

$48 B/yr Net profit extracted before a claim is paid

$30 B/yr Shareholder dividends + buybacks

$3.8 B/yr Executive compensation

*Section 107 makes it unlawful for private insurers to sell coverage duplicating program benefits.
This is not a side effect — it is the purpose.*

Sources: KFF 2024; CDC Chronic Disease; CMS National Health Expenditure; CBO/JCT scoring; North Karelia Project (Finland). Figures tagged Gov Data are government-scored; all others are campaign Estimates.

Exhibit 4 — Day-One Structural Savings Upon Enactment of New Program

Before prevention savings begin

ESTIMATE

$350B

Insurance overhead & profit

Insurers take 21–30¢ of every premium dollar in overhead and profit — gone under single-payer.

$255B

Unified billing system

U.S. providers spend 4× what Canada does on billing; a unified system collapses that cost.

$270B

Drug price negotiation

Sec. 617 price negotiation, with competitive licensing as leverage, is projected to cut drug costs 40–60%.

$93B

End prior authorization

Prior authorization costs $93B a year in staff time and delays. Ended under Sec. 202.

$55B

End bad debt & collections

When everyone is covered, hospitals stop writing off uncollectible bills and stop paying to chase unpaid accounts.

TOTAL DAY-ONE ANNUAL SAVINGS: $1.023 TRILLION

Sources: KFF 2024; CDC Chronic Disease; CMS National Health Expenditure; CBO/JCT scoring; North Karelia Project (Finland). Figures tagged Gov Data are government-scored; all others are campaign Estimates.

Exhibit 5 — Equitable Funding Mechanism: Revenue Structure of New Program

Working-people-first — largest burdens on largest corporations

Revenue Source	Basis	Annual ($B)	Who Pays
Redirected Federal Programs (Medicare, Medicaid, CHIP, TRICARE, FEHBP)	ESTIMATE	$1,800	Government
Graduated Employer Total Payroll Contribution — §702 (0.5%→7.5% by size)	ESTIMATE	$500	Employers by size
Recaptured Income & Payroll Taxes — former premium dollars become taxable wages (automatic; no new tax)	ESTIMATE	$300	Existing tax law — applies automatically
Individual Income-Based Premium — §703 (exempt under $50K)	ESTIMATE	$79	Households $50K–$100K
High-Earner Contribution — §704 ($150 + match, income > $100K)	ESTIMATE	$135	Workers over 100K
Excess Corporate Profit Levy — §705 (3–10% above thresholds)	ESTIMATE	$200	Tech, finance, energy, pharma
Financial Transactions Tax — §706 (0.1%; retail exempt)	GOV DATA	$78	Wall Street / HFT
Corporate Tax Restoration to 28% — §707 (income > $10M)	GOV DATA	$100	Large corporations
TOTAL ANNUAL REVENUE	BEST EST.	**$3,192**	≈ $3.2 TRILLION

and payroll taxes that begin to apply when today's tax-free premium compensation converts to taxable wages. Private insurers do not appear in the levy: they are eliminated by this Act, not taxed.

Sources: KFF 2024; CDC Chronic Disease; CMS National Health Expenditure; CBO/JCT scoring; North Karelia Project (Finland). Figures tagged Gov Data are government-scored; all others are campaign Estimates.

Exhibit 6 — §703 & §704: Who Pays What — Individual & Employee Contributions

Exempt under $50K. Flat + matched above. Progressive above $100K.

HOUSEHOLD INCOME
UNDER $50,000

Employee **$0**

Employer **$0**

$0 / year

Fully exempt. No paperwork, no means testing beyond IRS income records. A family earning $49,999 pays absolutely nothing.

HOUSEHOLD INCOME
$50,000 – $100,000

Employee **$100/mo**

Employer **$100/mo match**

$2,400 / yr

Flat rate — predictable. A $65K family pays $1,200/yr vs. $6,296 in premiums + $3,564 out-of-pocket today. Employer pays $1,200 vs. $13,000+.

HOUSEHOLD INCOME
OVER $100,000

Employee **$150/mo**

Employer **$150/mo match**

$3,600 / yr

A $120K worker pays $1,800/yr vs. $7,884 in current premium contributions — a $6,084 saving. Employer pays $1,800 vs. $13,000+.

§703 revenue: **$79B/yr** ■ §704 revenue: **$135B/yr** ■ Combined: **$214B/yr** ■ Under $50K: **ZERO**

Sources: KFF 2024; CDC Chronic Disease; CMS National Health Expenditure; CBO/JCT scoring; North Karelia Project (Finland). Figures tagged Gov Data are government-scored; all others are campaign Estimates.

Exhibit 7 — Profit Levy Revenue: Who Pays and How Much

Applied to profit above each threshold only — health insurers excluded, they are eliminated

ESTIMATE

TIER 1 — +3% on profit

Over $500M net profit

Mid-large corps — pharma, retail, energy

Est. revenue

~$35B/yr

TIER 2 — +6% on profit

Over $1 billion net profit

Major corporations — finance, energy, pharma

Est. revenue

~$60B/yr

TIER 3 — +10% on profit

Over $10 billion net profit

Tech giants, Berkshire, JPMorgan, Exxon

Est. revenue

~$105B/yr

TOTAL ANNUAL PROFIT LEVY TAX REVENUE: $185–220 BILLION

Sources: KFF 2024; CDC Chronic Disease; CMS National Health Expenditure; CBO/JCT scoring; North Karelia Project (Finland). Figures tagged Gov Data are government-scored; all others are campaign Estimates.

Exhibit 8 — What Large Companies Pay: Fair Share in Real Dollars

Payroll contribution + profit levy — many large companies actually save money vs. current premiums

ESTIMATE

Many large companies SAVE money replacing insurance premiums with the payroll contribution. The profit levy applies ONLY to profit above each threshold — not total profit. High-profit, lean-workforce giants pay the most — correctly.

Company	Employees	2024 Net Profit	Current Premiums Paid	7.5% Payroll Tax	Profit Levy (3–6%)	Profit Levy (10%)	TOTAL UNDER BILL	vs. Today
Walmart	2.1 M	**$19 B**	$14.7 B	$10.6 B	$0.6 B	$0.9 B	**$12.1 B**	**$2.6 B Saved**
Amazon	1.5 M	**$59 B**	$10.5 B	$8.0 B	$0.6 B	$4.9 B	**$13.5 B**	**$3.0 B MORE**
UPS	500 K	**$5.8 B**	$3.5 B	$2.9 B	$0.3 B	—	**$3.2 B**	**$300 M Saved**
JPMorgan Chase	309 K	**$58 B**	$2.2 B	$1.8 B	$0.6 B	$4.8 B	**$7.2 B**	**$5.0 B MORE**
Apple	165 K	**$94 B**	$1.2 B	$1.0 B	$0.6 B	$8.4 B	**$10.0 B**	**$8.8 B MORE**
Microsoft	228 K	**$88 B**	$1.6 B	$1.3 B	$0.6 B	$7.8 B	**$9.7 B**	**$8.1 B MORE**
Alphabet/Google	182 K	**$100 B**	$1.3 B	$1.1 B	$0.6 B	$9.0 B	**$10.7 B**	**$9.4 B MORE**
Meta	87 K	**$62 B**	$0.6 B	$0.5 B	$0.6 B	$5.2 B	**$6.3 B**	**$5.7 B MORE**
Nvidia	32 K	**$73 B**	$0.2 B	$0.18 B	$0.6 B	$6.3 B	**$7.1 B**	**$6.9 B MORE**
Exxon Mobil	62 K	**$34 B**	$0.4 B	$0.36 B	$0.6 B	$2.4 B	**$3.4 B**	**$3.0 B MORE**
Berkshire Hath.	396 K	**$89 B**	$2.8 B	$2.3B	$0.6 B	$7.9 B	**$10.8 B**	**$8.0 B MORE**

Labor-intensive, lower-margin companies like Walmart and UPS save money. High-profit giants — Apple, Alphabet, Berkshire, Microsoft — pay billions **MORE, because they owe it. That is the definition of fair.**

Net profit & headcount: reported FY2024 filings (verified). Premiums, payroll tax & levy: estimates from the bill formula. Sources: KFF 2024; CDC Chronic Disease; CMS National Health Expenditure; CBO/JCT scoring; North Karelia Project (Finland). Figures tagged Gov Data are government-scored; all others are campaign Estimates.

Exhibit 9 — The American Wellness Initiative: Addressable Disease Cost

The $1.75 trillion prize — Chronic Disease that is Reversible through Lifestyle

ESTIMATE

$1.75T

Total annual cost of lifestyle-driven chronic disease

78%

Average portion attributable to diet and physical inactivity

$45B

Annual cost of the Wellness Initiative investment

27:1

Return on investment by Year 10 (conservative)

Sources: KFF 2024; CDC Chronic Disease; CMS National Health Expenditure; CBO/JCT scoring; North Karelia Project (Finland). Figures tagged Gov Data are government-scored; all others are campaign Estimates.

Exhibit 10 — 10-Year Savings Trajectory: Structural + Prevention Combined

Annual total savings in $Billions — conservative peer-reviewed projections

ESTIMATE

KEY MILESTONES

Year 1	**$1.15T**	Early behavioral change; ER-visit reduction begins
Year 3	**$1.46T**	Type-2 diabetes reversals accumulate; medication costs fall sharply
Year 5	**$1.73T**	Obesity in structural decline; cardiovascular events drop
Year 7	**$2.20T**	Generational shift begins; children raised under the program reach adulthood
Year 10	**$3.20T**	Full generational impact; U.S. approaches European cost-per-capita levels

Sources: KFF 2024; CDC Chronic Disease; CMS National Health Expenditure; CBO/JCT scoring; North Karelia Project (Finland). Figures tagged Gov Data are government-scored; all others are campaign Estimates.

Exhibit 11 — Pro Forma: Annual Surplus / (Deficit) Trajectory

Revenue minus net program costs — the path to surplus

TRANSITION PHASE

Launch – Year 2

The initial deficit ($330B narrowing to ~$37B) is manageable — smaller than the annual cost of uncompensated emergency care under today's broken system.

BREAK-EVEN

Year 3

The program reaches revenue–cost parity in Year 3 as prevention savings from the Wellness Initiative begin accumulating.

SURPLUS PHASE

Year 3 onward

By Year 5: $578B annual surplus.
By Year 10: $1.48T annual surplus — larger than the entire current Medicare budget.
Surplus triggers automatic tax cuts under §708.

Sources: KFF 2024; CDC Chronic Disease; CMS National Health Expenditure; CBO/JCT scoring; North Karelia Project (Finland). Figures tagged Gov Data are government-scored; all others are campaign Estimates.

Exhibit 12 — Projected Health Outcomes: Disease Prevalence Reduction

Conservative projections based on the Finland North Karelia model

ESTIMATE

BENCHMARK: Finland cut cardiovascular mortality 85% over 35 years through community lifestyle change alone — no new drugs, no new technology.

Type 2 Diabetes

Today **11.3%**

▼

Yr 10 **4.7%**

Saves $240 B/yr

Adult Obesity

Today **43%**

▼

Yr 10 **24%**

Saves $110 B/yr

Hypertension

Today **47%**

▼

Yr 10 **29.5%**

Saves $90 B/yr

Cardiovascular Events

Today **Baseline**

▼

Yr 10 **−40%**

Saves $170 B/yr

Sources: KFF 2024; CDC Chronic Disease; CMS National Health Expenditure; CBO/JCT scoring; North Karelia Project (Finland). Figures tagged Gov Data are government-scored; all others are campaign Estimates.

Exhibit 13 — Consolidated Pro Forma Summary (All Figures in $Billions)

H.R. 3069 as amended — 10-year financial outlook

	Launch	Year 1	Year 2	Year 3	Year 5	Year 7	Year 10
REVENUE — Total Annual	**3,192**	**3,232**	**3,272**	**3,354**	**3,524**	**3,702**	**3,986**
Gross Program Cost (base)	4,500	4,545	4,591	4,637	4,731	4,827	4,977
Less: Structural Savings	(1,023)	(1,060)	(1,090)	(1,120)	(1,180)	(1,240)	(1,320)
Less: Wellness Initiative Savings	—	(115)	(237)	(392)	(650)	(900)	(1,200)
Plus: Wellness Init. Cost	45	45	45	45	45	45	45
NET PROGRAM COST	**3,522**	**3,415**	**3,309**	**3,170**	**2,946**	**2,732**	**2,502**
SURPLUS / (DEFICIT)	**(330)**	**(183)**	**(37)**	**184**	**578**	**970**	**1,484**
Surplus % of Revenue	(10.3%)	(5.7%)	(1.1%)	5.5%	16.4%	26.2%	37.2%
Per Capita Cost (USD)	$15,474	$14,900	$14,000	$13,000	$10,800	$8,700	$6,200

All figures in $Billions. Revenue rebuilt on the verified $3,192B base; costs from the bill's model. Break-even is reached in Year 3. §708 automatic tax-reduction triggers activate once verified savings thresholds are met.

***Sources:** KFF 2024; CDC Chronic Disease; CMS National Health Expenditure; CBO/JCT scoring; North Karelia Project (Finland). Figures tagged Gov Data are government-scored; all others are campaign Estimates.*

DISCLOSURE

On the Numbers in This Presentation

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