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BORN AND NATURALIZED CITIZEN HEALTHCARE CREDIT PLAN (ACT)

WHAT THE PLAN PROVIDES:

The “Born and Naturalized Citizen Healthcare Credit Plan”, which shall also be referred to as the CreditCare Plan from here on, is a universal comprehensive healthcare plan which will cover all non-elective healthcare costs for all citizens of the USA. It is non-discriminatory, non-partisan, non-punitive, and will create the highest quality healthcare system the world has ever seen. It makes what is good better, and far superior to any healthcare paradigm in the history of the world. It is based on an economic precedent that undeniably works, because we practice it every day, and bases healthcare on need and necessity of procedure, and not on the costs involved. The CreditCare plan actually increases and improves the health of the economy and **saves 1 trillion dollars** of tax money each year, money that would have been previously used on government healthcare expenditures. It is the first and only plan that the entire nation profits from, while at the same time providing high quality healthcare to its citizens. It does not force others to pay for people that cannot provide for themselves, no matter what that reason might be, and it does not punish the patient by providing lower quality healthcare from cost cutting, nor does it punish the success of others by forcing them to pay twice for healthcare. It also keeps the insurance middlemen out of the business and costs of healthcare, which causes diminished care and steals money from the system in the form of insurance profits. No longer shall insurance companies be in command of our health!!! Instead WE THE PEOPLE are, and the knowledge and care of our healthcare doctors and specialists. This plan takes back Healthcare for Americans!!!! The very mechanic of this plan is by the people, of the people and for the people. It is OURS and it is a GIFT to ourselves. It very definitely changes our stars!

This plan is absolutely feasible for three reasons:

We have enough people in the nation to make it work, and the yearly cost of healthcare is so astronomical that these two functions together can only increase the economic health of the nation across the board once it is in place.

The computer age has given us the ability to transfer information in microseconds, which will be a key factor in administering this system. The premise could possibly work without a computerized world, but it would still be difficult to create, track, oversee and administer such a plan without fast data transfer. So, the internet and computers are a key component. We now have that.

The power of the Federal government to create a law that is put into practice and accepted is almost without challenge, especially if that law is acceptable by the people of the USA. We need no more than the fiat of the Federal government to say something is going to be. And make it law. It is my belief that this plan will be so desired by the American people that it will go without challenge, and will be legislated. We own the government, they do not own us. If we wish this to be true, it will be so. We need no permissions from any foreign power. This is a gift to ourselves. We need only the consensus of the people to make it so. I believe the people will see the potential in this plan and so to challenge this will be political death for any legislators that go against it. The entire nation will profit from the CreditCare plan and so not a single person has anything to lose from it, and much to gain.

This all being said, the plan provides 100% coverage for all non-elective medical and healthcare costs. There will be no copays, no percentages, no red tape, no approval wait times, no denials from cost considerations, and no wait time for providers to receive their payments. This plan does not “reimburse” like insurance and government plans. It is a debit system that pays the provider in real time and as needed in full and for what is charged. It does have a watchdog system built in to insure there is no fraudulent activity, unnecessary procedures being performed for profit only, and cost gouging. Large bills for in depth care like trauma surgery or continuing care for long hospital stays will be billed by the provider but paid immediately through the CreditCare system once verified for legitimacy. Never will anyone be denied high quality and continuing healthcare because they simply cannot afford it.

All prescriptive drugs will always be covered 100% without percentage or copays. Doctor’s visits are covered each time and without a copay. Maternity is covered. Long term care and short term care are covered. Veterans, by default, are covered – eliminating the necessity of the VA hospitals and allowing veterans to choose their healthcare provider. There is no provider list – you may choose whatever provider you decide upon. There is no out of provider areas, as all providers across the nation are included anytime, anyplace. Congenital anomalies, syndromes and defects are covered. Premature births are covered. Trauma is covered. AIDS Treatments are covered. Non-abortive birth control is covered. Dental is covered and vision is covered. Long term assisted living for the elderly is covered. And if it was covered by insurance it will be covered by the CreditCare plan. Most psychotherapies are covered except elective surgeries that are unproven to produce corrective results. Cutting edge and new therapies are covered. There is little that is not covered concerning the health and well-being of the nation’s citizens.

As a result of the huge windfall of revenue that healthcare providers will receive by never having bills in arrears, increased profits, increased revenues and payment on uncollected debt, it is reasonable to require that underpaid healthcare workers receive a significant increase in their pay scale. Hourly workers will be required a 30 percent increase in base wages to place them at the level they should already be at. High level Salaried employees will receive a 15% increase up to a certain point. In other words a nurse making 60,000 dollars a year will now be making 78,000 dollars a year. That is a much more acceptable pay scale given all they do to earn it. There is absolutely no reason for healthcare workers to bear the brunt of cost cutting any longer under this plan, as increased pay will be a drop in the bucket compared to the

overall gain to the industry. If greed of corporate executives tries to circumvent this gift to the industry and bastardize it by directing it only to a profit motive then provision for corrective action is contained within. This plan is not a singular vehicle to make corporate executives and stockholders richer, but a gift to the entire nation including the healthcare professionals themselves. It is to be spread, not piled up. No one begrudges a highly paid executive that is fair. Let them have their pay – but let the workers have theirs as well. This plan supports it all and much more than that.

This plan then eliminates the need for personal and corporate or employer healthcare insurance. It also then eliminates the need for a medical rider on auto insurance and property insurance. Because the plan eliminates insurance needs, it removes that responsibility from employers to provide health and medical insurance. Which is another savings of billions of dollars in expenditures each year for corporate America and businesses as a result of this plan.

Before continuing it must be pointed out that this plan is **NOT a Socialist plan. It is very much a Capitalist plan.** This plan does not increase taxes, but allows the opportunity to actually reduce taxes or redirect the tax dollars once used on healthcare expenditures for other purposes. It does **NOT** use tax dollars and there is **NO** need to raise taxes, unlike the single payer Socialist plans. It does not exact payment from working citizens to cover the costs of healthcare for those citizens that have no means, won't work, or cannot work. It does not pool money from a group to pay for some and not others. It is not Socialist. Except for requiring wage increases it does not interfere with the day to day business of healthcare which will still be run on a capitalistic basis. Everything this plan does increases revenues and increases the health of the economy, not diminish it like the Socialist plans. It increases the quality of healthcare unlike the punitive cost cutting Socialist plans which will eventually ruin healthcare and cause people to die still from cost cutting. This plan eliminates the model for Obamacare by making it unnecessary. It eliminates the greed driven manipulation of insurance companies in the business of healthcare. That in itself puts all healthcare expenditures by the American family back in their pockets. There is no get the rich paradigm in this plan – because healthcare is not about “getting the rich”, but about curing disease and helping the ill, maintaining health and providing for the well-being of the nation. Obamacare is a punitive, bankrupt, cost based plan that does nothing but make insurance companies richer, punish working people, reduce employee wage increases and starting pay, and diminish healthcare across the board. The Obamacare plan and others like it do nothing but harm the very people they say they seek to help in the long run. The CreditCare plan harms no one. It is for everyone. Everyone participates. Everyone is allowed. No one is punished. No one is denied.

WHO BENEFITS FROM THE PLAN:

ALL US Born and Naturalized Citizens will be covered 100% birth to death. Each and every citizen will receive the same high quality health care with no exceptions. Being rich will not provide you with better healthcare, nor will being poor provide you with diminished healthcare. If you require extraordinary measures to seek a solution to your illness it will be provided. Unlike the cost cutting Socialist plans like

Obamacare, this plan actually improves the economy when MORE is spent on healthcare. However, abuses of the system will still not be tolerated and appropriate measures will be in place to see that this does not occur.

Veterans by default are included in this as citizens of the USA, and the author of this plan recognizes that Veterans should always have been cared for 100% past, present and future. A citizen willing to forfeit his/her life for the country should then always receive life-saving measures in return, not only for respect of those who remain, but in respect of those who have died. This plan includes Veterans and allows them the highest level of care along with everyone else.

The benefit to the poor, working poor and the elderly is monumental. No one should have to die simply because they cannot afford healthcare payments or insurance. It is a hypocrisy to believe that people that did not “make the grade” in life should be denied care on any level - as we may not all be responsible for where people are in life, but we are all complicit. Equal opportunity has never meant that we all have had an equal chance. It becomes easy to point fingers and discern in snobbery those that deserve and those that do not, but our creator has not asked that of us. Instead He has asked that we hold up our brothers and sisters and that should we do the smallest of favors for these, then we have also done this for him. Healthcare shall no longer be a vehicle for greed, punishment, and relegation – but instead the vehicle for health and care as it should be. We are talking about people’s lives here, not who is able to afford name brands over store brands.

To the elderly on a fixed income the CreditCare plan will relieve them of the fear and worry of how to pay for their healthcare. CreditCare provides this for them. The worry of monthly medication expenditures is gone. Many elderly and others do not even comply with prescriptive regimens simply because they cannot afford it. Now they do not have to. It is afforded to them. A mature and enlightened society does not neglect their elderly for cost concerns and apathy. These people have run the gauntlet. They’ve had their pain in life and experienced its harshness. In the twilight of their days, and in the frailty of their bodies, they should not have to yet endure even more uncertainty, stress and fear. These are the ones that came before and gave us life, we who have the future – reverence for them is not a choice, it should rather be a standard. Let us care for them with the CreditCare plan. Let us do what is good and just and righteous. And let us do it through legislation of this bill.

The benefit to the middle class is monumental because of relief. The middle class bears the brunt of all healthcare expenditures through taxation and insurance payments. Obamacare punishes the middle class by making them pay twice for insurance – once for their own, and second for others. Yet they are not allowed to participate in the Socialistic aspect of the Obamacare plan – just pay for it. The typical American family pays anywhere from 6,000 to 12,000 dollars each year in insurance costs, and then even more if use requires copays and percentages. If the insurance is left unused it is money wasted for the payor and goes to the pool of others that need care. So whether through taxation or insurance payments the insured pay for others in ill health, 70 percent of whom have pathologies that could have been 100% avoided by caring for their own person better. So why punish the middle class by making them pay for all of this, and why not pay ourselves by passing the CreditCare plan? It’s common sense. If we eliminate the need for insurance and not raise taxes, then that 6 to 12 thousand dollars goes back in the pockets of the American citizen to be saved or spent on other things. This extra cash flow will strengthen the American economy and also diminish the amount of new dollars needed to be put into the economy by the Federal Government.

All healthcare providers will benefit greatly from the increased revenue resulting from on time real time payments, never having to absorb unpaid bills, and collection of already unpaid bills. Volume of care will rise as those previously unable to receive care or too wary of trying because of money concerns, will begin to use the healthcare system. An increase in per capita regular provider visitations will increase with the knowledge that costs are no longer a concern. This increased revenue will have trickle down and trickle over effects caused by the need for equipment and supply purchases increasing and related business utilization. This is a windfall and a cash cow for healthcare providers across the land, and we all profit from it accordingly in known and untold ways.

Foreigners are afforded some protection under this plan for emergent care, but long term care will not be provided to non-citizens for non-emergent needs. This plan is monumental in scope, but we cannot let it get out of hand and diffuse with reckless guidelines. The plan is easily understood and any foreign nation with a free economy may coopt the same exact paradigm for its own use. Socialist nations may find a way to transition into the same paradigm, but it will be more difficult for them, as Socialism is a parasite not easily let go of once in place.

WHAT THIS PLAN DOES NOT DO:

The CreditCare plan does NOT use tax dollars to pay for healthcare. Because of this 1 Trillion dollars will be saved in tax dollars each year that were previously spent on healthcare by the US Government. This excess tax revenue that is already collected at our current tax rates, can then be utilized elsewhere such as paying down the national debt, Education, improving Social Security for the future or a myriad other uses. It can be used to reduce taxation, but would probably be more wisely spent paying down our national debt.

If we use the lion's share of unused taxes to pay down our national debt, the estimate is that we can reduce the debt 80 percent in 10 years and 100 percent after 12 years, other unknown factors notwithstanding. After that, the USA can begin to put its books back in the black again. Within a decade and a half not only will the health of the nation be taken care of but so will the health of the economy, budget and expenditures. This plan transitions us into a New age of thinking along with transformed old ideas. This plan changes our stars!!!

It does not interfere with the business model of healthcare – which insurance does interfere greatly with that model, as well as government interference. So healthcare businesses will still be able to much more freely operate on a cost/gross/net income basis. Losses will be minimized because procedures are paid for – always.

The CreditCare plan is NOT a single payer plan that utilizes slowly reimbursed tax revenues at the scrutiny of the US Government and its procedure protocols, or the insurance companies that strong arm healthcare providers and must work profit into their decision making. Saving one's life should not be dependent on whether a third party can make a profit or not!!! CreditCare is based on need, necessity and NOT cost!

The plan is not punitive to patients by basing care on costs, nor is it punitive to working citizens by making some pay for others, yet of no healthcare benefit to themselves. It cannot become a eugenics program, picking and choosing who gets care thus denying those whom it purports to help, like Obamacare. It is not a Socialist program. It is a financial based capitalistic world changing program.

CreditCare does not pay for elective procedures such as plastic surgery or abortions – after all you choose those and do not have to have them.

HOW WILL THIS PLAN WORK:

It makes the need for health insurance obsolete, thus making Obamacare obsolete, as well as Medicaid, Medicare, CHIPS, and the healthcare segment of the VA. As a result, all citizens will gain their monthly healthcare expenditures back into their pockets which may then be saved, invested or spent elsewhere. For many families that is 6 to 12 thousand dollars a year. That is a colossal amount of money back into the American economy to be utilized in other ways, as well as an enormous relief for all American families trying to get by, but having to spend so much in insurance costs, much of which they never use. The insurance paradigm must end now. It is time for the CreditCare plan. Once in place the CreditCare plan will be infallible. Not perfect, but infallible.

We know this will greatly strain the already established insurance companies that sell healthcare plans to US Citizens. It will remove all their healthcare profits, and their expenses as well – but, it is not as dire as they will make it out to be. Why? Because with that knowledge, CreditCare provides subsidies to Insurance companies for 3 to 5 years while they transition their business models and seek new venues. That is fair to them, and fair to us, the Citizens of the USA. It is a fair proposition.

By placing healthcare back squarely into the business model of normal business practices without the third-party profiteering of the insurance companies, the actual costs of providing healthcare will be reduced, and revenues increased. Volume should also rise as more people feel available to use the healthcare system in their lives now, because being able to afford it is no longer a hindrance.

Corporations and businesses will no longer have to spend money on providing healthcare to employees by any means, and so that is yet one more area where billions in revenue will be freed up for other uses.

Healthcare protocols can now provide more preventative care and useful care protocols instead of insurance required protocols based on cost and necessity of use compared to profit, which many times leads to diminished care or refusal of care. In other words we no longer have to ask the insurance companies if they think WE are a waste of money or not!

No longer will our healthcare system exist primarily to make insurance companies money, but instead to provide the highest level and quality of care to patients in need of care. The entire nation will profit from this in untold ways, instead of the singular venue of the dictatorial Insurance companies and Obamacare. Obamacare is no care – it's ALL about costs and who pays. Period. The type of care that Obamacare provides was never denied anyone. Minimal care. But the costs were eaten by everyone, making healthcare much less than what it should be and once was. CreditCare does away with those considerations and only expands and builds upon quality healthcare paradigms.

Whole families will no longer be devastated by catastrophic healthcare costs from trauma, acute and chronic disease, cancers, and congenital birth anomalies. This situation in particular can happen to any family from any walk of life. The present Healthcare system can destroy American families because of astronomical costs. NO ONE should have to die because they cannot afford to pay the greed of insurance.

As US Citizens Veterans are entirely covered under the same Bill. Without restraint or locality. They can choose any provider anywhere.

Quality of care will INCREASE because of increased revenue and elimination of outstanding or absorbed billing.

HOW THIS WILL LOOK:

All citizens will receive a CreditCare card resembling a debit card. The card will contain pertinent information and payment ID unique to each citizen. All healthcare providers will have a special card reader /processor to swipe when using the card for payments. Large long-term care bills will be billed to CreditCare and paid immediately once care given is confirmed legitimate. This billing is never to fall back on a patient as if it is legitimate then it is. That is undeniable.

Because of the computer age and the ability to instantaneously transfer information, this plan can now be a reality. This is actually a key component in administering this plan for several reasons. One, because of speed and ease of contact. Two, because the internet and web has now been around long enough to prove and demonstrate that financial transactions can be instantly finalized and can be achieved seamlessly. The ability to store data and representations of real world ideas as bytes instead of material allows for the CreditCare mechanic to work flawlessly.

Payments are debited from a central CreditCare account, not approved by hordes of red tape and billing procedures. Within this software there will be security protocols and watchdog protocols just as any credit card company would have in place. Each citizen will receive information on use and will retain a separate billing account to track personal history of their CreditCare use.

The mechanics of this plan will be made more available at a later date for security purposes.

This plan is based on a mechanic that is already in use every day and without that same mechanic the economy would crumble. That is how we know that the foundation is CreditCare is indisputable, and the mechanic is infallible. It is proven every day in America.

ADDED BENEFITS SYNOPSIS:

Over 1 trillion dollars a year in already collected tax revenue saved, to be used elsewhere, more than likely on paying down and paying off the national debt.

Increased wages and salaries of healthcare workers, adequate supply of healthcare workers as hiring increases with volume and increased revenues, more streamlined business model for healthcare providers.

Thousands of dollars back in the pockets of each American household to be spent or saved – further increasing the health of the overall US economy.

Healthcare is now free to provide what they do – healthcare. No longer the handmaiden of the insurance companies and the Socialistic government programs that fail us and cost us far too much money.

Trickle down and trickle over – manufacturer revenues will also increase, as well as other related businesses, and the US economy.

Huge savings for businesses and corporations no longer having to provide health insurance.

Increased revenues for growth and research and development leading to higher quality healthcare overall.

Families saved from financial devastation because of healthcare costs.

The charitable pool of donated monies spent on medical costs will be unnecessary and can be used elsewhere.