Tru-Medical Protection for America

Executive Summary

This framework reorganizes existing federal and private market mechanisms to improve continuity of coverage, reduce administrative complexity, and promote predictable funding structure.

Problem Statement

The current coverage environment includes multiple independent systems such as employer-sponsored coverage, ACA marketplace coverage, Medicaid classifications, and Medicare pathways.

Structural Framework

The framework aligns financial protection mechanisms through unified identification, income-based contribution, private carrier plan delivery, continuous coverage, and simplified assistance.

Premium Contribution Model

Funding is based on a fixed percentage of earned income. A conceptual contribution level of 6 percent illustrates the structure.

Implementation Framework

Implementation occurs through phased transition to reduce disruption and allow refinement of administrative coordination.

Conclusion

The proposal presents a practical structure intended to improve continuity of coverage while reducing administrative duplication.