Policy Summary

Tru-Medical Protection for America

Executive Summary

This proposal reorganizes existing systems into a unified structure that separates care delivery from financial protection. It is intended to reduce fragmentation across employer plans, marketplace plans, Medicaid categories, and overlapping subsidy systems.

Premium Model

The working model uses a 6% contribution on earned income, similar to the familiar structure used in payroll-based federal programs. Non-workers would not pay premiums. Low-income households may qualify for MSP-style assistance.

Examples

- $25,000 annual income = approximately $125 per month
- $100,000 annual income = approximately $500 per month
- $1,000,000 annual income = approximately $5,000 per month

Implementation

A phased approach is proposed: ACA marketplace population first, then self-employed individuals, followed by low-income populations, and later employer-sponsored coverage transitions.

Expected Outcomes

- Simpler consumer experience
- Lower administrative complexity
- Improved portability of coverage
- Clearer policy oversight