

# Universal Medical Care from Conception to End of Life

## *Individual Single-Payer Alternative for Employer-Based Insurance*

Alternative	Costs	Includes
Primary Care	Approximately \$125 monthly, tax-deductible cost for DPC, or fee-for-service using a traditional doctor visit; estimated \$300 for a family of four.	Routine office visits and telemedicine and included blood tests.
Health Savings Account	Tax-deductible initial deposit up to \$20,000 or more; all deposits growing tax-free and withdrawn tax-free.	Specialists, prescription drugs, medical equipment, major tests such as mammography, colonoscopy, etc., and brief hospitalizations.
Catastrophic Coverage / Long-Term Care (Facility or Home-Based)	\$1,000-\$4,000 tax-deductible premium per annum based on age and medical conditions.	All major operations and hospitalizations. Long-term care in a facility would be paid from this account. There should be cost sharing to avoid overuse and fraud. Deductible could be as low as \$1,000 and as high as \$20,000 or more for individuals and families depending on their financial risk tolerance.

Adapted from [Universal Medical Care from Conception to End of Life](#) by Murray Sabrin, PhD.



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