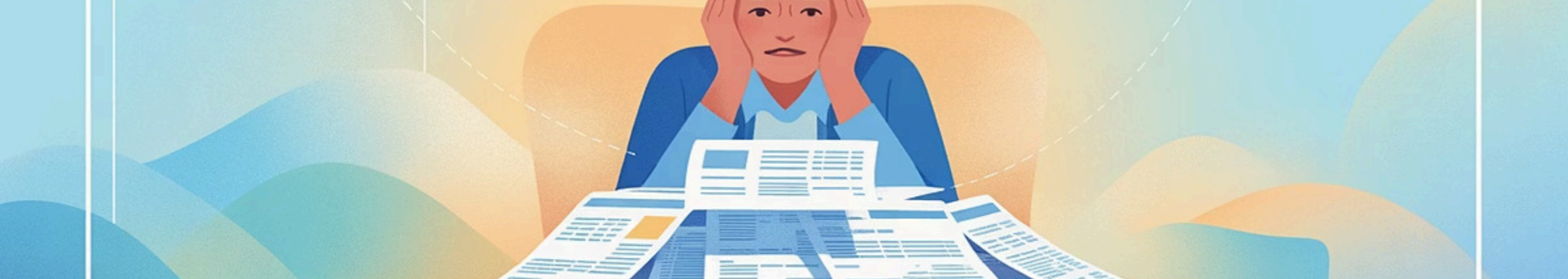




# Med401: A Modernized Health Funding Engine

Better coverage, smarter financing — without disrupting choice or care



# The Problem



## **Rising Costs**

Increasing premiums for employers and employees



## **Administrative Burden**

Massive overhead in employer plan management



## **Fragmented Access**

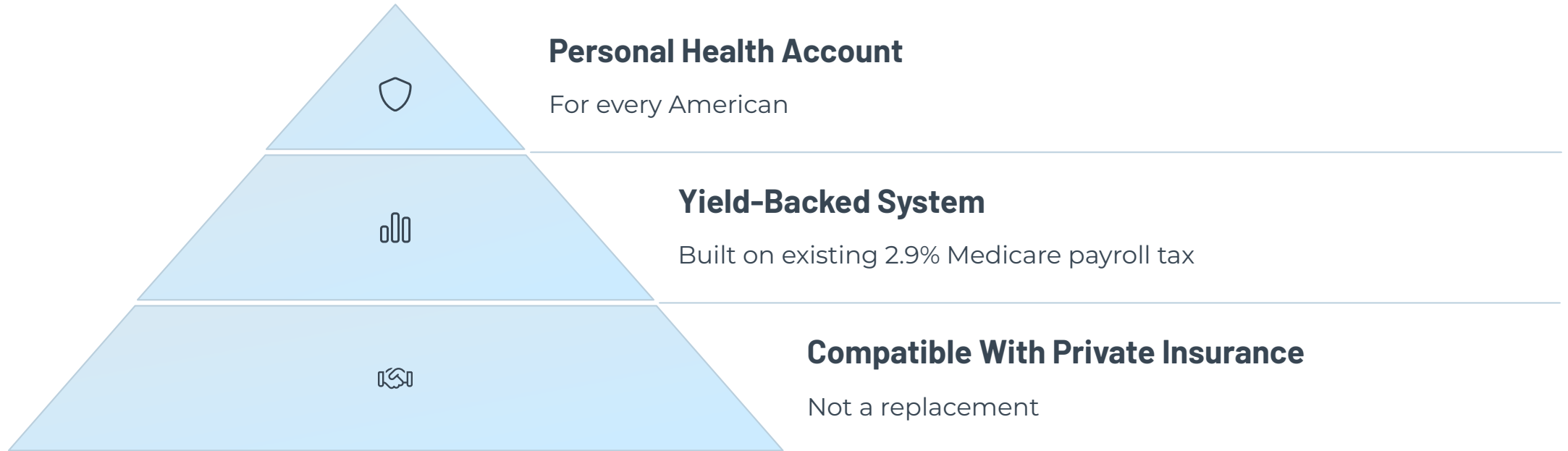
Inconsistent coverage for low-income workers



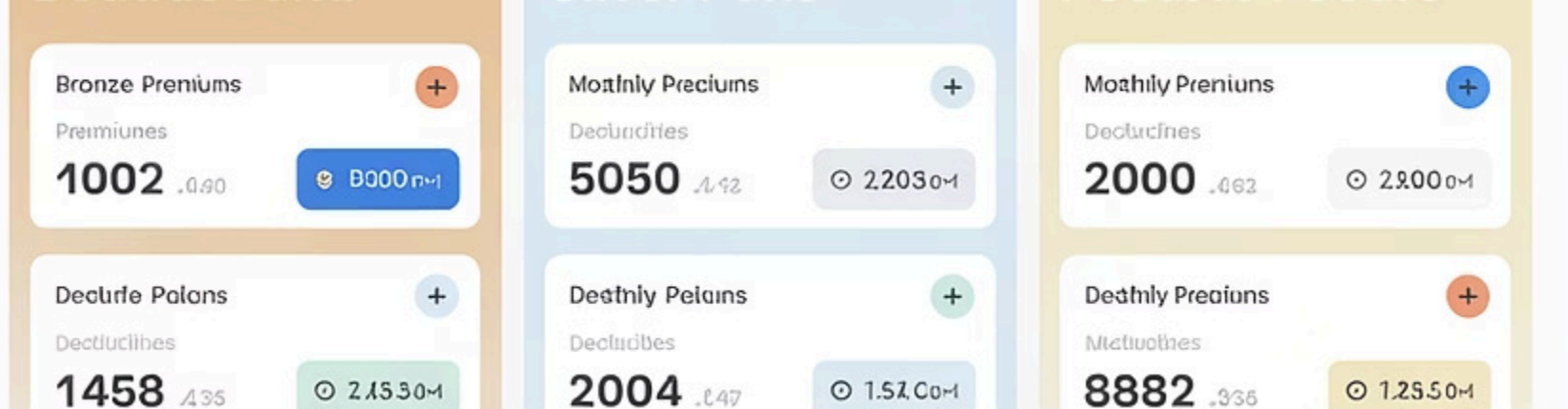
## **Medicare Insolvency**

Trust fund heading toward depletion

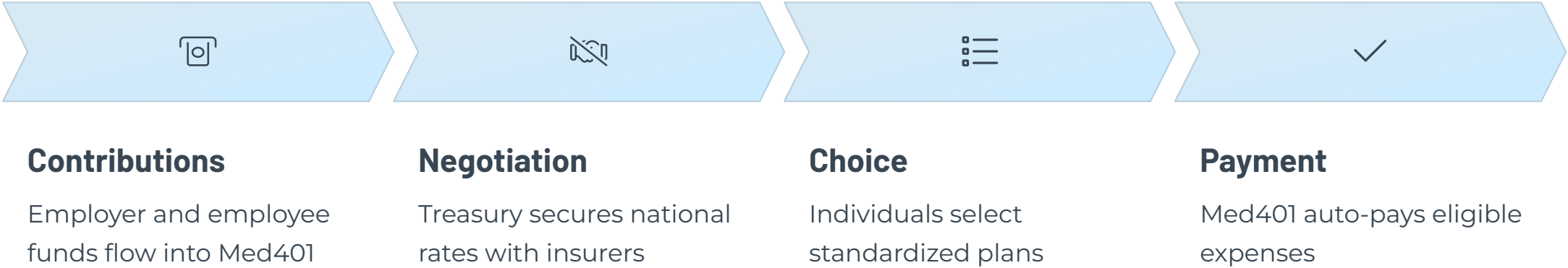
# What is Med401?



Funds buy Treasury bonds - yield covers Medicare costs, low-income support, and premium subsidies



# Unified Marketplace Model



# Benefits for Employers & Workers

## For Employers

- Send contributions to Med401 instead of insurers
- No more shopping or plan management
- Predictable costs
- Reduced HR burden

## For Workers

- Deduction appears like today's insurance
- Funds pay premiums or build health reserves
- Coverage for all - even gig or part-time
- Auto-covered expenses for low-income tiers

# Financial Scale

**\$1.20T**

## Employer Contributions

Annual funding

**\$0.79T**

## Employee Contributions

Including Medicare tax + premiums

# \$3.94T

## Combined Inflow

Total to Med401 annually

# \$400B

## Bond Yield

For Medicare, subsidies, and offsets

# Managing Healthcare Inflation

**Unified Risk Pool**  
165M+ workers stabilize premiums

**Simplified Administration**  
Drops non-care costs from 25% to  
<10%



**National Negotiation**

Treasury-backed exchange increases pricing power

**Bond-Backed Yield**

Offsets inflation without higher taxes



# Protecting All Americans

## Low-Income Support

Treasury applies yield to fund premiums and pay expenses for those under income threshold

## Retirement Continuity

Automatic transition to Medicare without disruption or paperwork

## Universal Contribution

Everyone contributes, everyone earns support

## No Surprise Bills

End to unexpected costs for hourly workers

