

Calculator Tips and Instructions

Having some trouble using the calculator? Don't find a solution for your particular glitch in this HELP section?

We want to know about it so we can get the calculator working smoothly for everyone.

Email us at info@hcfat.org.

General Tips

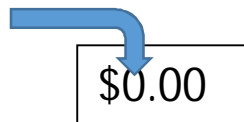
1. Forget about the decimals! Always use whole dollar amounts when entering income or costs and forget about the "change." Just round to the nearest dollar.

Your entries should look like this: **\$xxxx (\$5879)**



Your entries should **not** like this: \$xxxx.00 or this \$xxxx. (\$5879.00 or \$5879)

2. When entering your current healthcare costs, place the cursor over the zero on the "dollar" side of the pre-populated place holder showing: \$0.00.

Your cursor should hover here:



3. If you want to start over with no amounts entered in any box or you are getting errors or glitches, hit the "refresh" or "reload page" icon on your browser. It's usually located by the URL or webpage address and looks something

like this:  or like this: 

4. Still having glitches? Try using the calculator with a different browser

Instructions

Section I: Entering Your Income to Calculate Healthcare Tax

Enter your gross annual income to estimate your healthcare tax. It is not necessary to include a dollar sign - \$ - with your entered amounts.

1. In the first box, enter your gross annual wage as whole dollar amount with no decimal points or "cents."

Enter Household Gross Annual Income from Wages.....

2. In the second box, enter your gross annual income from dividends, capital gains, interest, profits and rents. Again enter only whole dollar amounts with no decimals or "cents." **DO NOT INCLUDE INCOME from pensions, disability or social security.**

Enter Your Household Income from Dividends, Capital Gains, Interest, Profits, and Rents
(Do not include pension income, disability income, or social security income)

3. Click on the calculate button. The program automatically calculates your annual healthcare tax and shows it in blue text to your right of the calculate total tax button.

Click this button to calculate total healthcare tax.....

Section II: Entering Your Current Healthcare Costs

(This section is divided into two columns: A HR 676 side and a Current Healthcare Costs side)

On your left, is the side for estimated healthcare costs under HR 676. You will not need to enter any numbers or amounts on this side because there is only one amount, your healthcare tax, which has already been calculated for you. On your right, is the side for your current health care costs. You see there are fields with "\$0.00" already on the page next to each health care service or product. Enter your current health care cost for each of those services or products right where the "\$0.00" is. Be sure to place your cursor directly over the dollar side of \$0.00.

Your Estimated Health Care Costs With HR 676	With HR 676 Your Estimated Health Care Costs With Your Current Plan
Annual healthcare tax (This will be the cost to cover ALL Members of the household)	Put in your costs below \$ 0.00 Annual health insurance premium you pay \$ (enter cost in whole dollars here) like this: 6000 Annual health insurance you pay So that it looks like this on your screen: \$ 6000 Annual health insurance premium you pay

Section III: Comparing Your Current Benefits with the HR 676 Comprehensive Benefits

(This section is divided into two columns: Left: HR 676 side and Right: Current Healthcare Costs side)

Most people would have better, more comprehensive benefits under HR 676. This section lets you compare the benefits you currently have under your health insurance plan with the benefits you would get under HR 676. The HR 676 benefits are on your left; To compare benefits, select either Yes or No by clicking inside the circle in front of either “yes” or “no.”

Benefits Covered		Benefits Covered
RX generic or brand name as needed	Included	<input type="radio"/> Covered? Yes / No <input type="radio"/> Yes <input type="radio"/> No RX generic or brand name as needed

When you do NOT have a health benefit under your current plan that you WILL HAVE under HR 676, the “included” on the HR 676 will turn blue (**Included**) and on your current benefits side, that benefit will turn red (e.g., **Dental care - not cosmetic**). It will look like this:

Benefits Covered		Benefits Covered
RX generic or brand name as needed	Included	<input type="radio"/> Covered? Yes / No <input type="radio"/> Yes <input checked="" type="radio"/> No Dental care – not cosmetic

Section IV: Estimating Your Savings under HR 676

In this section, you will see both your HR 676 estimated tax and your estimated current costs. When you hit the “calculate savings” button, the program will automatically show you your savings in blue text.

Health Care Calculator

Estimated H.R. 676 Total Healthcare Costs

\$ xxxx.00

Estimated Total Current Healthcare Costs

\$ xx,xxx.00

Calculate Savings

After you click on the calculate button, your estimated savings will appear and looks like this:

*Wow! Single-payer saved you \$ **xx,xxx.00** !*

Here's how we estimated your savings:

*Current Healthcare Costs = \$ xx,xxx.00 minus \$ x,xxx.00 "Improved Medicare for All" costs equals an estimated **\$xx,xxx.00** in savings with HR 676 "Medicare for All"*