Select Board Chair Statement – FY27 Budget

Good evening,

I want to take a moment to speak not just about the numbers in front of you, but about what they mean to all of us who live here in Colrain.

This year's budget is, in many ways, a holding-the-line budget. On the municipal side, we have worked very hard to keep spending essentially flat. Departments have come forward with thoughtful requests, and in many cases, those requests have been reduced or deferred in order to make this budget work.

But I want to be very clear, just because the town budget is not increasing does not mean costs are not rising. They are.

We are seeing continued increases in school assessments, in regional obligations, in benefits, and in the everyday costs of running a town. Those pressures are real, and they affect all of us, especially our residents who are already struggling to afford to stay here.

We are increasingly hearing from people—long-time residents, seniors, families—who are worried about whether they can continue to afford Colrain. At the same time, we are being asked to support significant capital investments at the school level, and to respond to growing needs in our community.

We have an aging population. We know that. And we also know that we do not yet have the level of services and facilities that our seniors deserve. I do not want to see services like our library or our Council on Aging fall behind or be diminished. If anything, we should be thinking about how to strengthen them over time.

So we are trying to balance all of this by:

- Keeping the budget as stable as possible, increasing fees to users and utilizing gifts and grants. We shouldn't be afraid to ask people to pay for or donate to services they receive the benefit of.
- Continuing to support essential services while recognizing the real financial pressure on taxpayers
- And planning for a future that includes both our schools and our aging community.

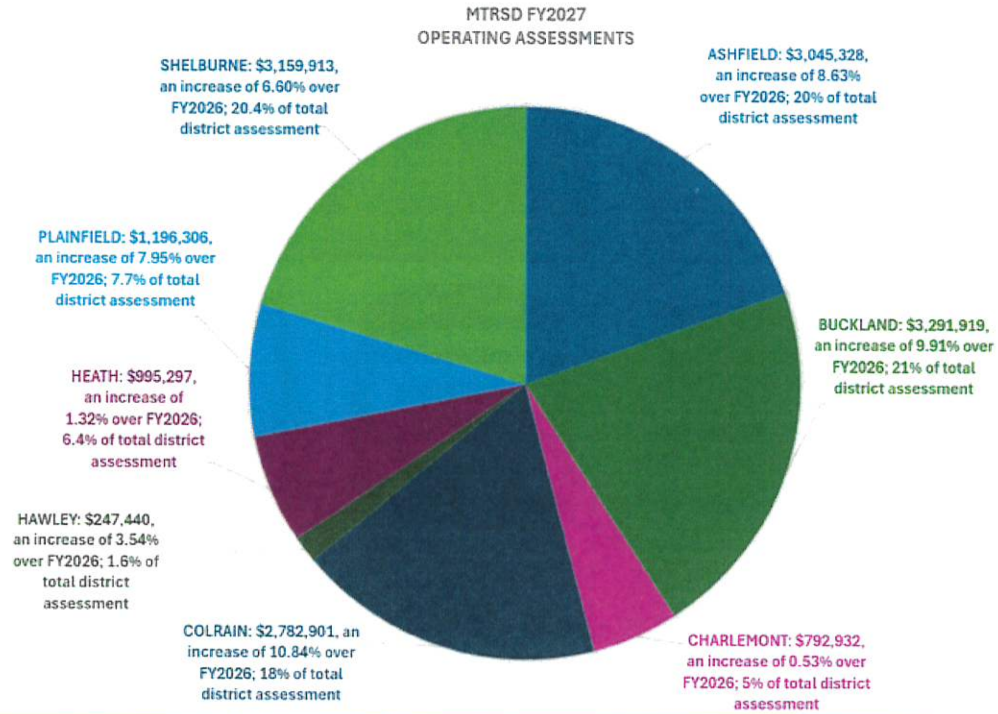
This is not easy. There are no simple solutions.

What you see in this budget reflects difficult trade-offs and a deep commitment the Board has to our community, all of which are shared with our amazing staff and department heads. We are not expanding services this year. We are maintaining and trying to improve efficiency. Tonight I ask that you support this budget as a responsible and necessary step in keeping Colrain operations stable as we continue to work cooperatively with our school partners and our neighbors in the region.

But, please understand, as we move forward, these challenges are not going away. Decisions that impact the next generations of our town are directly in front of us. That is why conversations about long-term planning, growth, and community investment are so important.

Thank you for supporting me as I've grown in this position. Please consider serving on one of our boards or committees. There has never been a more important time for our community to lock arms to move toward a sustainable future.

Mohawk Trail Regional School District
TOWN OF COLRAIN FY2027 BUDGET PROPOSAL



All Funds Budget
$28,921,217
↑ 6.24% over FY26

Applying Offsets and Revenue, the <u>Operating Assessment</u> Shared Across 8 District Towns:
$15,512,036
↑ 7.78% over FY26

Colrain's Assessment:
$2,782,901
↑ 10.84% over FY26

To view our complete FY2027 budget booklet and source documents, please scan the QR code or visit:

mtrsd.org/Business-services

Each year, the burden of funding education for our students falls more heavily on our towns as the state fails to provide for the needs in rural districts.

Increasing rural aid is critical, and MTRSD has been a leader in the fight for rural funding equity.

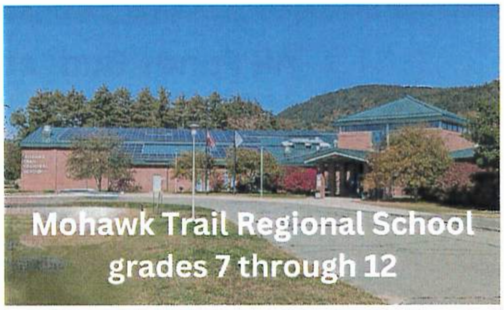
Budget Considerations for FY27

<u>Fixed Costs Increased by $2,717,910, or 10%</u>, reflecting increases in special education out of district placements and transportation, required salary raises, benefits and insurance, and general transportation. Through reductions across all budget areas, this increase was reduced by more than $1,000,000. These reductions included the elimination of 21.5 full-time equivalent (FTE) positions. (Some were unfilled positions and did not affect individuals.)

<u>Offsets increased only by $100,000 which does not cover the increases in fixed costs</u>. In previous years, the District has eased the burden on the towns by applying "offsets," (such as school choice revenues, special education reimbursements, rural aid, federal and state grants, E&D, etc.) to reduce town assessments. This year's increase in offsets was $100,000 (vs. $1 million in FY26); this is not enough to keep up with the rise in fixed costs.

<u>State-provided revenues continue to be flat or are declining</u>. State education aid (<u>Chapter 70</u>) has not increased meaningfully for MTRSD for more than 20 years, while costs have continued to rise. Other sources of state aid, such as transportation reimbursement and rural aid, are inconsistent and "subject to appropriation."

FY2026 School Enrollment



Total MS/HS Enrollment	Colrain Residents Enrolled in MS/HS		Total Colrain Central Enrollment	Colrain Residents Enrolled at Colrain Central
300	42	*All enrollment numbers are as of October 1, 2025.*	98	69

Colrain Central School
Where We Learn By Serving

At Colrain Central, we are leveraging our small-school advantage to ensure every child is seen, heard, and challenged. We want students who can think for themselves and, to achieve this, our focus is on three pillars: critical thinking, creative expression, and future readiness. Our students learn the fundamental academic and social skills required to navigate the world and build successful lives of their own. The budget is the blueprint for our children's future. It ensures our classrooms have appropriate staffing, teachers have the tools to foster critical and independent thinking by funding high-quality instructional materials, and professional development. We view every dollar as a community investment. Ultimately, this budget allows us to provide a path for every student to become a person of character who can think critically, act creatively, and contribute to the strength of our towns and the world.

- Amy Looman, Principal, Colrain Central School

MTRS
MOHAWK TRAIL REGIONAL SCHOOL

With the Trailblazer model serving as our foundation, we continue to seek ways to further innovate independence and growth for both students and teachers. Mohawk Trail Regional piloted a new schedule featuring short and long blocks which has enabled better flow of core curriculum and more electives. MTRS students explore their interests with the added bonus of contributing to our communities with senior capstone projects, independent projects, required civics projects in Grades 8 and 10, and more. Restorative practices remain central to culture-building, evident through advisory and a newly developed peer mentoring program. The Standards-Based Teaching and Learning (SBTL) approach provides both instructional support for teachers and improves students' literacy skills. The 2026-2027 budget recognizes fiscal efficiency while maintaining the multi-tiered system of support we have worked diligently to establish.

- Chris Buckland, Principal, Mohawk Trail Regional School

Your support of this budget allows the Mohawk Trail Regional School District to continue to serve this community with forward-thinking education and advocacy for students in our 8 district towns and beyond. Thank you.

MTRSD School Budget Voting Outcomes

If the proposed budget obtains a ⅔ majority vote, it is APPROVED, and the District moves forward with that budget.

If the proposed budget fails to obtain a 2/3 majority vote, the budget is REJECTED, and the District has 30 days to review, revise and resubmit.

If the subsequent proposed budget obtains a ⅔ majority vote, it is APPROVED, and the District moves forward with that budget.

If the subsequent proposed budget fails to obtain a 2/3 majority, the budget is REJECTED. The District then requests a "1/12 budget" from DESE.

The District will have to work within the 1/12 budget but will continue to revise the budget until it is approved.

If no budget is approved by the town vote by December 31, 2026, the 1/12 budget becomes the approved budget through June 30, 2027.

May 2026 | June 2026 | July 2026 | Dec 2026 - June 2027

What Is Required for the MTRSD Budget to Pass?

Under the Mohawk Trail Regional Agreement, the annual operating budget must be approved by a 2/3 majority, or 10 of 14 "town voting units."

The towns whose students attend MTRSD schools for Grades PK-12 vote 2 units:
Ashfield
Buckland
Colrain
Heath
Plainfield
Shelburne
(12 available units)

Towns whose students attend only the Mohawk Trail Regional School (grades 7-12) vote 1 unit:
Hawley
Charlemont
(2 available units)

What is the Impact of a 1/12 Budget?

In implementing a 1/12 budget, DESE requires a rollback to the previous budget year. The District's FY26 budget is $1,698,616 LESS than the proposed FY27 budget.

To operate within this framework, the District's senior leadership team would need to identify reductions totaling $1,698,616. Because the majority of operating costs are personnel, significant reductions would be made to staff positions across the district.

Terms to Know:

DESE: Department of Elementary and Secondary Education

Mohawk Trail Regional Agreement: the governing document defining the partnership between member towns, covering operations, school committee composition, and assessment formulas.

Annual Operating Budget: the portion of the annual school budget that towns are responsible for funding through their tax base.

1/12 Budget: a monthly spending plan overseen by DESE that allows spending of only 1/12 of the total FY26 budget per month – until a revised budget is approved.

What has made FY27 a particularly challenging budget year?

Fixed Cost Increases

Many operating costs remain constant regardless of fluctuations in student enrollment, driven largely by inflation and contractual obligations. These costs continue to rise at an alarming rate – not just in our District, but across the state.

Major fixed-cost increases for FY27:
- Contractual salary increases – $800,000
- Insurance and benefits – $798,720
- Transportation – $636,724
- Out-of-District Special Education Tuitions – $482,466

Funding Loss

Additionally, over the last couple of years, the loss of funding such as COVID-era government funding, is another area creating a wider divide between what is provided and what is needed to balance the budget.

Chapter 70 state aid and Hold Harmless agreements

A hold harmless provision is a Chapter 70 school funding policy ensuring that districts receive at least the same amount of state aid as the previous year, regardless of declining student enrollment. It is meant to protect school budgets from sharp drops.

The increase in Chapter 70 State Aid for districts in hold harmless status, like ours, is minimum per pupil funding. For FY26, this amount was $150/pupil, resulting in an increase of $114,300. The amount projected for the FY27 budget year is $75/pupil for a total of $57,150.

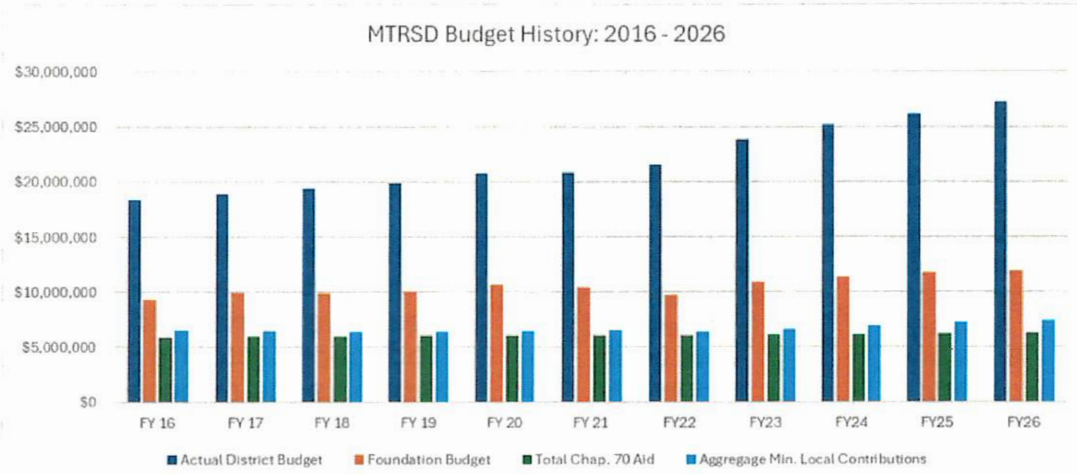
This increase is not in line with the rate at which other expenses are increasing, which necessitates covering costs in other ways, such as through town assessments and cutting existing personnel, programs, and resources.

Ten years ago, chapter 70 funding supported 32% of the district budget. Over the last ten years, while the funding has stayed virtually flat, the district budget has steadily increased and, in FY26, that same funding now represents 23% of the budget, placing a much greater financial burden on our towns than 10 years ago.

Rural Aid Uncertainty

The state has provided some direct aid to rural school districts since FY19. However, the amount of aid is variable and unreliable.

For FY26, the Governor proposed total rural aid of $16 million (the same as in FY25), and the Mohawk Trail Regional budget included those anticipated revenues. However, the legislature ultimately reduced that amount to $12 million (25%), leaving the District to find reductions to make up for the loss of $164,323. For FY27, the Governor has proposed rural aid of $20 million, but its fate remains uncertain.



Advocating for equitable funding for rural schools continues to be important work for all of us in rural communities!

2Districts8Towns

SUSTAINABILITY STUDY: ONE PAGE OVERVIEW

Spring 2026

What is the Sustainability Study?

The 2 district 8 towns Sustainability Committee was organized to study and analyze the operating and organizational structures of the Mohawk Trail and Hawlemont school districts in light of ongoing **enrollment, fiscal and educational pressures.** Formed in early 2024, the Committee's goal is to develop a plan to provide students with a broad array of **high-quality educational opportunities** that prepare them for future success – in college, career and life – and to do so in a sustainable way that our rural towns can afford.

This document provides stakeholders with a concise, factual summary of the 2D8T Sustainability Study, the Steering Committee's recommended Plan of Action, and the ongoing work being done to provide additional detail to the Plan and address questions raised by stakeholders. We encourage informed dialogue and constructive feedback as this process continues.

Why Conduct the Study

Mohawk Trail and Hawlemont face critical challenges that affect most rural districts: **declining enrollment, rising costs, flat state aid, and increasing student needs**. Without action, these challenges will continue to produce budget deficits, cuts to educational programming and staff, rising town assessments, and limited academic and social opportunities for students.

How the Study Was Conducted

Over 16+ months, the Steering Committee, composed of community members and district leadership, supported and reviewed in-depth analysis of current **educational programming, enrollment, staffing, finance, facilities, and transportation**. Initial findings were shared in extensive outreach communities and staff, and the input received has helped shape the ongoing work.

Models Examined

After reviewing 177 ideas offered by stakeholders and staff, 5 operational models were selected for detailed review:

1. Status Quo
No change to existing operations

2. Merger
Merger of Mohawk Trail and Hawlemont

3. Move Grade 6
Create a Grade 6-8 middle school on the Mohawk Trail campus

4. Partial Elementary Consolidation
Consolidate elementary students into fewer schools

5. Create a Single PreK-12 Campus
Consolidate all elementary schools and create a single PreK-12 on the Mohawk Trail site

Key Findings of Comprehensive Option Analysis

- Maintaining the **Status Quo** does not address existing fiscal or educational challenges.
- A single campus provides the greatest opportunity for long-term **fiscal Sustainability.**
- Larger student bodies best support **robust academic and social** environments; ensure **equitable access** to academics, student supports, co- and extra-curricular activities; and encourage **strong professional collaboration**.
- Creating a single campus will require **some modifications** to existing Mohawk Trail facilities.

SUSTAINABILITY STUDY OVERVIEW (CONTINUED)

✓ Steering Committee Recommendation

In Spring 2025, The Steering Committee and both School Committees voted to pursue the aspirational goal of **educating all students** at a **single PK–12 campus at Mohawk Trail**. – and to complete additional work to better understand potential outcomes, address community concerns and develop detailed operational and educational plans. This goal would be achieved gradually over 5-7 years.

Key Benefits Identified:

- Robust Academics
- Maximum Economies of Scale
- Unique Programming Accessible to All Students
- Enhanced Sports, Music, Theatre via larger student body
- Centralized/Shared Staffing
- Greater Opportunities for Staff Learning/Collaboration
- Fiscal Savings
- Improved learning facilities

Staffing & Programming

Impact: Centralized staffing results in (estimated) 41-65 fewer staff across all roles.

Goal: To the extent possible, manage reductions through retirement and staff turnover.

⚠ What Has NOT Been Decided

No specific decisions have been made. Educational visioning work (now underway) will determine specific needs.

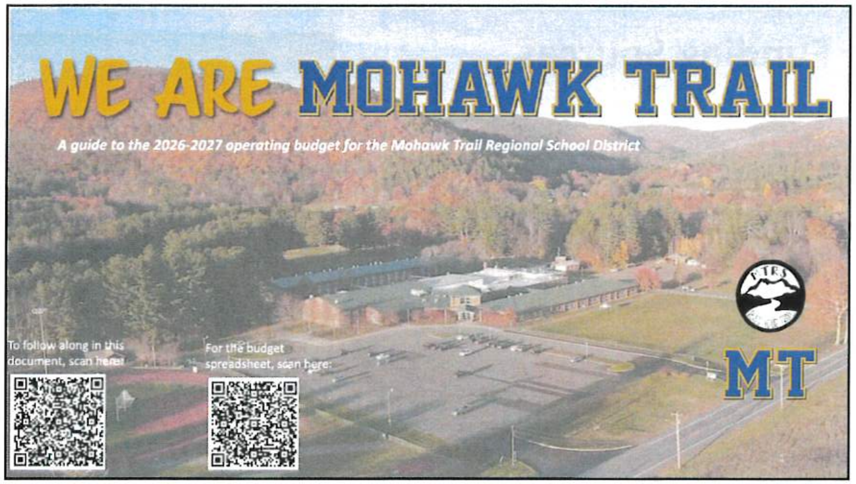
Current and Future Planning

Phase III focuses on **planning, not implementation**. Key activities include:

- Developing a detailed education vision (all grades)
- Refining transportation models
- Exploring economic and social impacts on communities
- Investigating school building re-use
- Analyzing staffing impact
- Creating detailed financial projections
- Developing a new Regional Agreement (details changes)

Fall 2025-Summer 2026	Fall 2026 – Winter 2027	Winter – Summer 2027	Late Fall 2027	2-3 years, 2030 or later
Complete operational planning and educational visioning	Secure funding for full facilities planning (Town **Vote** or other sources)	Complete regional agreement with significant community input	**Vote** to approve regional agreement **Vote** to authorize capital for facilities modifications	Construction New campus opens 2030 or later

Bottom Line: The Sustainability Study identifies a structured pathway to address our current challenges. It does not mandate immediate change. Community input remains essential. **Nothing happens without a unanimous vote of all 8 towns.**



Introduction

This budget presentation provides residents with a clear picture of the elements that build our Mohawk Trail Regional School District budget. Our goal is to demonstrate what it takes to provide the funding for our students to blaze their trails and find their pathways to success.

To review budget materials, please:

1.) visit the MTRSD Business Services page at https://www.mtrsd.org/Business-Services or scan.
2.) scroll to the second header titled "Mohawk Trail Regional School Budget Information."
3.) access the resources through the two blue buttons.
4.) a glossary greater understanding may be found here:

You will find the complete line-by-line budget, other related materials of interest, and the slide presentation from the school committee public hearing.

It is our hope that, in being transparent, we have earned your confidence resulting in your vote to pass the budget for FY2027.





Blazing Our Trail

MTRS offers 10 Advanced Placement (AP) courses on a rotating basis in the areas of Computer Science Principles, English Literature and Composition, English Language and Composition, US History, and Chemistry. Of the 71 exams taken during the 2025 administration of AP tests, MTRS students earned an average score of 3.1, earning college credit for their effort. Stand out preparation was in AP Biology in which 91% of the 11 test takers scored a 3 or higher, and AP Environmental Science in which 82% scored a 3 or higher. During the 2026 administration of AP tests, 89 were taken - an increase of 25% of students taking AP tests.

65% of the graduates of the class of 2025 went on to pursue higher education either at a 4-year or 2-year institution. Another 14% pursued formal training.

Class of 2026

- The average SAT score earned by members of the class of 2026 is 1181, which is considered "above average" and in the 75th to 79th percentile.
- A sampling of students from this year's graduating class have committed to the following institutions: Bard College, Fairfield University, Grinnell College, Greenfield Community College, Keene State University, New England College, Tufts University, University of Pittsburgh, and University of Utah.
- The College Board has awarded the following to MTRS students:
    - College Board National First Generation Recognition Award (1), College Board School Recognition Award (3) Rural and Small Town Recognition Award (1)

The districtwide 2031 sustainability study by BERK12 is in its final stages and the steering committee has been considering the feedback collected at community sessions attended by 330 individuals and through post-session surveys to determine the next steps toward a sustainable model.

The MTRS spring musical production was Something Rotten, JR which provides a ton of references to other Broadway shows, lots of humor, and showcased the great talent we have in our students.

Congratulations to MTRS senior Addie Loomis for an overall second place finish in the slalom and a first place finish in giant slalom at the 2026 MIAA Alpine Ski Championships.

In 2025, the Smithsonian Institute's Museum on Main Street traveling exhibit Voices and Votes made a 6 week stop in the Mohawk Trail Regional library. Programming accompanied the exhibit that focused on democracy in America.

BSE staged "Shrek The Musical KIDS" which was a full house both nights, and offered giggles and heartwarming entertainment.

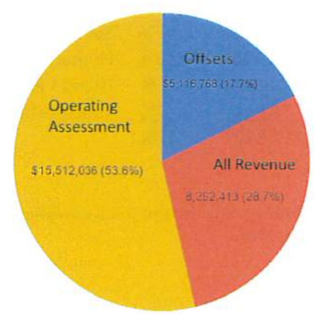
Last fall, the BSE PTO held their annual Oktoberfest event which is the major fundraiser that gives access to the trip to Nature's Classroom for 6th grade students. The PTO also raised funding and worked with the Town of Shelburne to secure and build a new play structure.

Colrain Central School fourth grade students won the right to name a snowplow in the MassDOT Name a Snowplow contest in which they submitted "Master Snowda".

Sanderson Academy first grade students adopted a cow "Sunflower" and have used data from monthly updates for the foundation of discussions and lessons.

Budget Overview, All Funds: $28,921,217

- Offsets: school choice, Circuit Breaker, grants and other revolving funds including tranportation revolving
- All Revenue: Chapter 70 funding, charter school reimbursement, transportation revenue, tuition and interest income
- Operating Assessment: the amount needed from district towns



$28,921,217
\- $5,116,768
$23,804,449
\- $8,292,413
$15,512,036

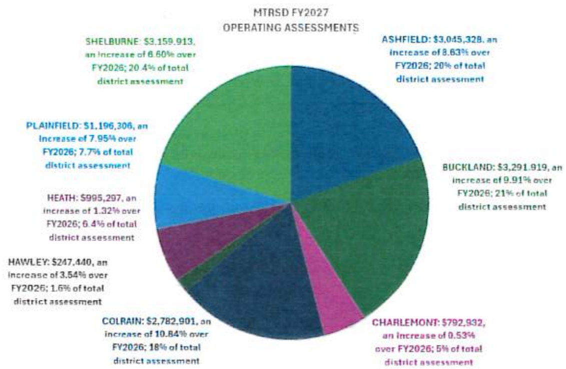
All Funds Budget = $28,921,217 represents the anticipated expenses for the 2026-2027 school year

Offsets
$5,116,768
grants and revolving funds including transportation revolving

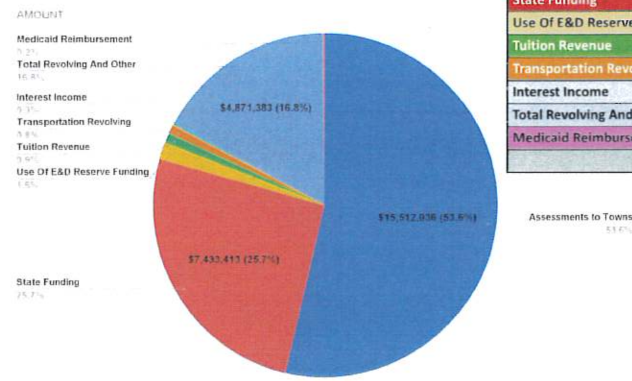
All Revenue
$8,292,413
includes Chapter 70 funding, charter school reimbursement, transportation revenue, tuition, and interest income

Operating Assessment
$15,512,036
The amount needed from the district towns to run our district based on this budget

MTRSD Distribution of Local Operating Assessments and Percentages for FY27



Funding Sources



FUNDING SOURCE	AMOUNT
Assessments to Towns	$15,512,036
State Funding	$7,433,413
Use Of E&D Reserve Funding	$450,000
Tuition Revenue	$274,000
Transportation Revolving	$245,385
Interest Income	$75,000
Total Revolving And Other Offsets	$4,871,383
Medicaid Reimbursement	$60,000
	$28,921,217

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Fixed Cost Increases for FY27

Out Of District Placements	$ 482,466	22%	Special Education
Special Ed Transportation	$ 558,000	67%	Special Education
Insurance/Benefits	$ 798,720	13%	Human Resources
Salary Increases	$ 800,000	6%	Human Resources
Transportation	$ 78,724	7%	Transportation
Total	**$2,717,910**	**10%**	

- Chapter 70 state aid – remains flat at only $75 per student which is an overall increase of only $113,970 or 0.7% over FY26

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FY27 Increases By Cost Center

COST CENTER	FY26 ALL FUNDS	FY27 ALL FUNDS	DIFFERENCE	PERCENT
SALARY AND BENEFITS	$19,220,360	$20,506,182	$1,285,821	6%
MAINTENANCE AND OPERATIONS	$1,875,323	$1,990,541	$115,217	6%
TRANSPORTATION	$2,070,723	$2,460,213	$389,490	16%
SCHOOL CHOICE/ CHARTER/ OOD	$2,969,628	$3,243,148	$273,520	8%
ALL OTHER COSTS	$1,086,566	$721,134	-$365,433	-51%
TOTAL DISTRICT	$27,222,601	$28,921,217	$1,698,616	6.00%

* Other Costs include: technology support and services, contracted services- evaluations, tutoring, professional development, consultants, stipends, food service costs-supplies, labor, etc

^ Significant increases in special education out of district tuition (OOD) and transportation offset somewhat by increase transportation reimbursement and use of transportation revolving funds

FY27 Reduction In Force

For the first time in 7 years, the district is facing a reduction in force. This is difficult and upsetting for our staff as a reduction in force creates uncertainty amongst our employees. The District Leadership Team (DLT) has been working with the Mohawk District Education Association (MDEA) to ensure a thoughtful transition as these challenging decisions impact everyone in our learning community.

The order in which positions are considered for reduction:

- First: Compliance with all special education service delivery grid requirements
- Second: Open and unfilled positions
- Third: Licensure and professional status

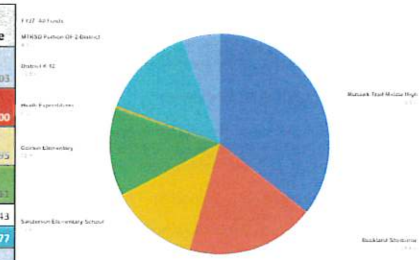
District-Wide Reductions In Force Include:

UNIT A	6.5 FTE
UNIT B	14.0 FTE
OTHER	1.0 FTE

Unit A	Teaching positions inc. classroom, special education, nursing, etc.
Unit B	Paraprofessionals
*FTE	Full Time Equivalent

FY27 DESE Expenses By Location

LOCATION	FY26 All Funds	FY27 All Funds	Difference
Mohawk Trail Regional Middle High School	$9,802,003	$10,279,306	$477,303
Buckland Shelburne Elementary School	$5,276,752	$5,449,852	$173,100
Sanderson Elementary School	$3,544,755	$3,743,750	$198,995
Colrain Elementary School	$3,430,704	$3,722,515	$291,811
Heath Expenditures	$70,922	$73,465	$2,543
District K-12	$3,554,156	$4,011,833	$457,677
Mtrs Portion Of 2-District Expenses	$1,543,309	$1,640,495	$97,186
Total All Budgets	$27,222,601	$28,921,217	$1,698,616



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School Choice Information

Who Leaves MTRSD?

FY	Students	Tuition
2026	111	$721,351
2025	101	$683,092
2024	102	$ 715,937

TOWN	ELEMENTARY	MS/HS	Grand Total
Ashfield	11	7	18
Buckland	4	3	7
Charlemont	n/a	1	1
Colrain	14	6	20
Hawley	n/a	0	0
Heath	26	1	27
Plainfield	2	4	6
Shelburne	6	16	22
Grand Total	63	38	101

Who Chooses MTRSD?

FY	Students	Tuition
2026	116	$983,016
2025	116	$1,054,825
2024	94	$ 788,592

From	# Students
Central Berkshire	2
Chesterfield-Goshen	2
Conway	1
Florida	1
Frontier	3
Gill-Montague	11
Greenfield	44
Hawlemont	29
Hoosac Valley Regional	2
Monroe (non op)	2
North Adams	5
Pioneer Valley	11
Shutesbury	2
Williamsburg	1
TOTAL	116

Towns' Responsibility and Ability to Pay

The members of the school committee, budget subcommittee, and school administration recognize the burden and responsibility towns experience when considering increases in the education portion of their town operating budget.

The FY26 budget was $27,222,601, to present a level service budget for FY27 for the Mohawk Trail Regional School District, with the fixed cost increases, we were looking at a budget of $29,943,262, an increase of $2,720,661 or 10%.

We have worked to reduce the overall costs by over a million dollars, decreasing the all funds budget from $29,943,262 to $28,929,427. We understand that a preferred increase for our towns would not exceed 2.5% knowing an override may need to be necessary in this case. Unfortunately, due to the fixed cost increases as noted on the previous slide, the overall percentage increases were 10% and reduced to 6.24% as noted above or $1,698,616.

If the budget is not passed by a majority, our district will be forced to operate under a "one-twelfth budget" - the budget rolls back to the FY2026 figures and the school district operates month-to-month. Ultimately, if this happens, our school district will need to cut another approximately $1.7 million dollars, which would affect staff positions, to operate next school year.

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More on the "One-Twelfth Budget"

A "1/12 budget" (often called an interim monthly budget) is what a Massachusetts regional school district may be forced to operate under when its member towns do not approve the annual district budget by the start of the fiscal year (July 1). It's meant to keep schools legally funded in the short term, but it's also a powerful constraint—financially, operationally, and educationally. It is less than level services.

What a 1/12 budget actually is:

Under a 1/12 budget, the district is typically allowed to spend only a limited amount each month—commonly one-twelfth of the prior year's total appropriation (or another level set by the state). The key point isn't just "less money." It's that spending becomes:

- Temporary (month-to-month)
- Capped (a hard ceiling)
- Uncertain (you don't know how long it will last)
- Highly risk-averse (leaders avoid commitments they can't unwind)
- will result in more layoffs and reductions. For MTRSD it would mean a reduction of appx 1.7 million dollars.

That combination is what makes it feel severe.

****FROM CHAT GPT*

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Links to More Information

- MTRSD Business Services Web Page
- MTRSD Business Services Monthly Reports
- MTRSD School Committee FY2027 Proposed Budget Book
- MTRSD Enrollment and School Choice Information
- Glossary of budget terms

For information on the 2D8T sustainability study visit:
https://www.2districts8towns.org/ or scan this QR code with your smartphone:

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How would we pay for it?

Massachusetts spends more on health care per capita than any other country in the world.

Under *MEDICARE FOR ALL*, money currently spent on profits, marketing, and administration would go to actual health care, $29.87 billion of savings in the first year even after expanding the benefits people would receive.

- Individuals and employers will no longer pay private companies for health care coverage.
- Instead, employees will pay a 2.5% tax. Employers will pay a 7.5%-8% payroll tax, depending on size.
- Self-employed individuals will pay a 10% tax.
- Unearned income will be taxed at 10%. Retirement income will not be taxed.
- All taxes exclude the first $20,000.
- 98% of Massachusetts households would spend less on health care under the Act than they do now.

TAKE ACTION

CONTACT YOUR STATE LEGISLATORS AND ASK THEM TO SUPPORT H1405 OR S.860.

VOLUNTEER TO HELP ORGANIZE YOUR COMMUNITY.

DONATE TO SUPPORT OUR STAFF AND CAMPAIGN.

CONTACT MASS-CARE

Masscare.org | info@masscare.org

Mass-Care | 7 Post Office Square, PO Box 2079 Acton, MA 01720

THE MASSACHUSETTS *MEDICARE FOR ALL ACT*

H.1405 / S.860

The Massachusetts Health Care Crisis

41% OF MASSACHUSETTS FAMILIES STRUGGLE to afford health care—despite the fact that nearly everyone in the state has health insurance.

THE CONSEQUENCES OF OUR BROKEN HEALTH CARE SYSTEM ARE REAL. In Massachusetts, 9% of all deaths could be prevented by timely medical care. Black residents are more likely to die this way.

THE PROBLEM IS GETTING WORSE. Health care costs are rising much faster than inflation, and employers are rapidly shifting the burden onto their workers; the average employee in Mass paid $3,194 per year in premiums and deductibles – just to cover themself. Employees covering families paid on average $10,649 per year. In 2024 the average annual cost of health coverage for a family was $32,469. Premiums in 2026 are expected to rise an average of 11.5%

HEALTH INSURANCE COMPANIES CONTINUE TO REPORT RECORD PROFITS, while patients make difficult choices to go either without care or into debt: the leading cause of bankruptcy in Massachusetts is medical debt.

** Data from the 2021 MA Health Policy Commission Report*

MNA

MEDICARE FOR ALL = MORE CHOICE

Unlike the restrictive provider networks that health insurance companies impose on us today, the **Medicare for All Act** would allow you to **see the doctor you want and go to the facility of your choice.**

With Medicare for All, health insurance would no longer be linked to your job. Workers would be free to change jobs they don't like, start their own business, or simply retire early. Fair, progressive taxation means more money in the pockets of low and middle-income people. In our private health care system, many of us are just one major medical bill away from financial disaster.

Local and state budgets would also benefit. Essential public services, including for education and transportation, are constantly slashed to pay for rising health care costs.

SENIORS will receive more benefits than currently offered by Medicare. The Massachusetts Medicare for All bill includes coverage for dental, vision, hearing aids and long-term care, and eliminates out-of-pocket costs.

SMALL BUSINESS will better compete with larger firms; a fairer payroll tax replaces the burden of providing full health care benefits for employees.

CITIES / TOWNS will see huge savings on local government employees' and retirees' health insurance. It will end the cycle of cities and towns slashing programs because health care costs rise faster than limited tax revenue.

UNIONS can focus bargaining on better pay, conditions, and benefits with health insurance off the table. Striking workers won't worry about their insurance being taken away.

What's Medicare for All?

The United States is the only country in the developed world that does not guarantee access to health care for residents. A single-payer, Medicare for All system would replace our many corporate health insurance companies with a public, universal plan. This proposal exists in the Massachusetts legislature right now:

AN ACT ESTABLISHING MEDICARE FOR ALL IN MASSACHUSETTS
H. 1405, S. 860

What's covered under Medicare for All?

- **ALL health care services would be covered, including hospital care, outpatient care, reproductive care including abortion, dental, hearing and long-term care—from cradle to grave.**
- **NO premiums, co-pays, or out-of-pocket costs.**
- **EVERY Massachusetts resident would be enrolled—regardless of employment, citizenship status, age, or income.**