

Suggestion: Please be consistent and accurate about what will be taxed, words phrases like "what you make", "earnings", "wages", and "income" were used.

There are a lot of different ways individuals are "taxed", for example Social Security and Medicare are on "wages", federal and state income taxes are "Adjusted Gross Income" and include additional income like investment income (interest and dividends), capital gains, and many forms of retirement income (pensions, Social Security, 401(k) and IRA distributions.)

Questions:

- (1) Will individuals be taxed on wages or something akin to AGI?
- (2) Since employers pay a share, does that mean the self-employed will have to pay extra (the equivalent to the self-employment tax to cover the missing employer social security portion?)
- (3) Since the federal deduction for state taxes is limited to \$10,000.00, it is likely that expenses for healthcare would no longer be deductible on Federal Taxes for those homeowners whose property tax and income tax already exceed the 10K limit. It is even worse for the self-employed who can pay their families medical insurance premiums with "pre-tax" dollars.
- (4) There was some concern expressed by an attendee that this would be a new (and unexpected) tax on their Required Minimum Distributions (RMD), because they have saved wisely in their 401(k) and IRA. The UHC tax would impact their retirement planning just when Medicare was going to help lower their medical costs. Is there a plan to not include some retirement income from the tax?
- (5) Will this UHC tax include public pensions and Social Security, which are currently not taxed at the state level?
- (6) Your examples were all about a family of four, how about including a retired couple, a single parent, and a single person in your expense examples.

Thank you,
Roger Golliver