

*Sondra Wilson*  
*for Iowa Governor*



## **PILLAR III — HEALTHCARE**

# **New Iowa Healthcare Compact**



*Concept Art for Official Seal*

A two-tiered plan built for Iowa's economy and civic values:

- ★ **Tier One:** Guaranteed essential care for every Iowan
- ★ **Tier Two:** Expanded coverage for Iowa's workforce
- ★ Compassionate, responsible immigration plan built-in
- ★ Honoring and rewarding Iowa's remarkable caregivers

What does this mean for you? →



# Tier One:

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## Essential Care Guarantee

### No Barriers. No Hassle. No Denials.



Every Iowan receives essential healthcare as a civic guarantee:

- ✓ No copays
- ✓ No deductibles
- ✓ No premiums
- ✓ No annual re-enrollment

When you walk into a clinic, the first question you'll hear:

👉 *“What’s going on, and how can we help?”*

# A Healthcare Plan with Iowa Values Baked In

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## Comprehensive Essential Coverage

- Emergency and hospital care
- Preventive checkups and primary care
- Prescription medications
- Mental health and addiction treatment
- Maternal and newborn care
- Rehabilitation and recovery services

## Expanded Care & Long-Term Support

- Vision and dental care for children and low-income adults
- Long-term therapy and counseling without limits
- Reproductive and fertility care
- Medically necessary gender-affirming care for adults

## Care That Doesn't Cut You Off

- No arbitrary limits on treatment
- Care continues as long as medically necessary
- No delays. No denials. No fighting insurance

*Here in Iowa, we believe in helping the sick  
and feeding the poor.*

*It's who we are as a people.*

# Beyond Basic Care

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## Stronger Support for Families

- Paid parental leave for all families
- Childcare vouchers for working households
- Postpartum care and mental-health support
- Community Parenting Hubs in every county

## A System That Actually Works

- Coverage begins automatically based on residency
- No annual re-enrollment or coverage gaps
- Dedicated caseworkers for continuity of care
- Streamlined system that eliminates bureaucracy

*Many people have strong stances against abortion, however once babies are born, too often the care stops and financial burden crushes families.*

*Basic care isn't enough.*

*We need a system that reflects our values.*

*In Iowa, we're known for going above and beyond.*

See the Full Plan: [WildWillpower.org](https://WildWillpower.org)

# **Rewarding Iowa's Caregivers**

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## **Higher Pay for Essential Caregivers**

- Targeted pay increases up to 20% for essential care workers, prioritized for high-need roles and underserved areas
- Set reasonable limits on executive compensation in publicly funded programs to prioritize frontline care
- Retention bonuses for healthcare workers who remain in Iowa's healthcare system over multiple years

## **Iowa Rural Caregiver Incentive Program (IRCIP)**

Strengthens rural healthcare and rewards those who serve

- Healthcare workers may defer student loan payments upon registering for the program
- Full student loan forgiveness after 5 years of rural service for accredited, care-related education and training (with priority for Iowa-trained providers)
- Higher pay for providers working in rural and underserved communities
- Structured 5-year rural service track with increasing pay and benefits each year
- Optional short-term rural placements available without requiring permanent relocation
- Open to both new graduates and experienced providers at different career stages
- Priority access to advanced training and leadership roles after completing rural service

# How SondraCare™ Is Funded

## A smarter system that replaces waste with care.

### 1.) Redirect administrative waste into care for Iowans

The CEOs of companies managing Iowa's Medicaid system make ~\$20 million per year—*while Iowans are denied coverage*. We also stop wasting money on sending out annual renewal notices, and redirect it into care for Iowans.

### 2.) A low graduated tax replaces co-pays, deductibles, and premiums

The Iowa Commonwealth Tax *replaces co-pays, deductibles, and premiums* with a simple, graduated contribution. Today, many Iowa families spend **8-15%** of their income on premiums, deductibles, and out-of-pocket costs. Under the Commonwealth Tax, most Iowans will pay only **0-5%**. A moderate surtax applies only to top earners making \$1M+.

### 3.) Additional funding through the Iowa Commonwealth Trust

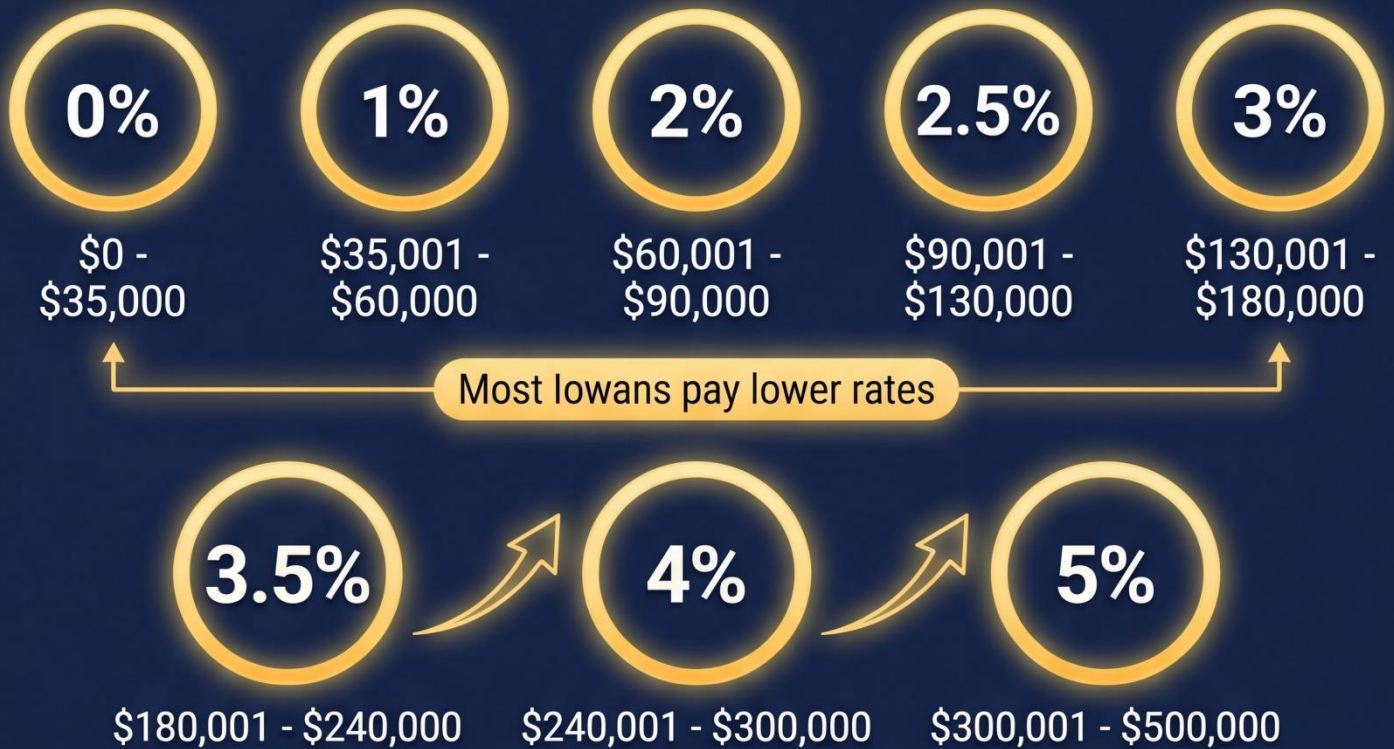
Investments in infrastructure, small businesses, and innovation generate returns that are reinvested into healthcare through the **Iowa Commonwealth Trust**. See *Introduction to the CRC* on [WildWillpower.org](http://WildWillpower.org)'s *Official Platform*.

*"There is no reason on God's green Earth that CEOs of a tax-funded system should make \$20 million per year while Iowans are denied coverage."*

— Sondra Wilson

# What You Pay Under the Iowa Commonwealth Tax (By Income)

## MOST IOWANS



## ADDITIONAL SURTAX ON INCOME ABOVE \$1M ONLY

Applies only to income above each threshold – not total income

- +3%** → \$1,000,001 - \$2,500,000
- +7%** → \$2,500,001 - \$5,000,000
- +10%** → \$5,000,001 - \$10,000,000
- +12%** → Over \$10,000,000

## FUNDS THE IOWA COMMONWEALTH TRUST



Healthcare



Infrastructure



Education



Public Safety

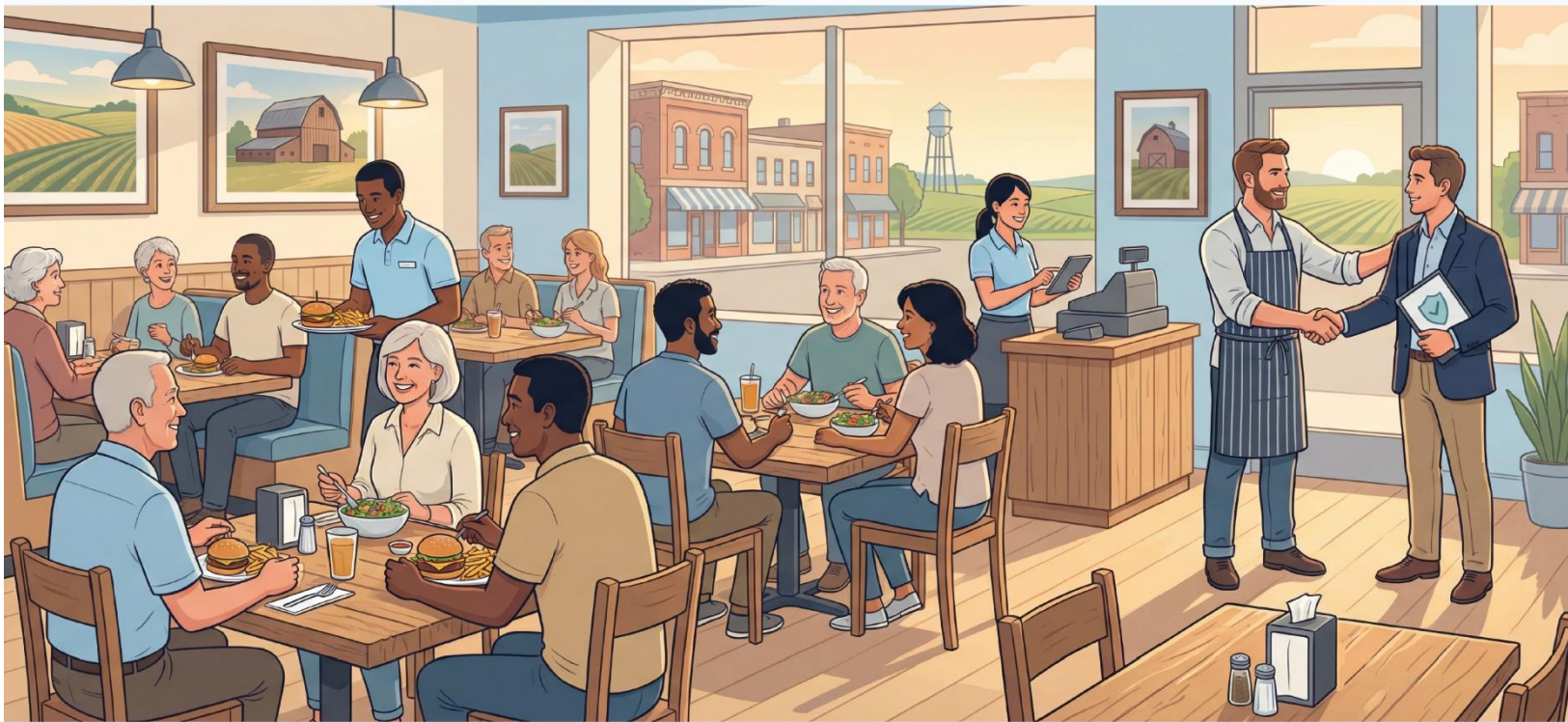
Lower taxes for most Iowans. Fair contributions at the top.



# Tier Two:

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## Expanded Coverage for Iowa's Workforce



**Shifts the target market for Iowa's insurance companies from essential care to preventative care, wellness, and electives:**

- 1.) The state reduces costs for businesses by subsidizing care packages offered by insurers (with additional support for small businesses).
- 2.) Businesses provide expanded care for their employees after one year of employment, ensuring stability and rewarding work.
- 3.) Iowa's workforce gains access to comprehensive, whole-person healthcare that supports long-term wellbeing. (e.g., preventative screenings, therapeutic massage, vision correction, and reasonable cosmetic procedures that improve mental and emotional health.)



# Tier Two Improves Iowa's Economy

## 1) The state removes risk from insurers

Tier 1 covers essential care (high-cost, unpredictable risk). Insurers are no longer exposed to catastrophic losses.

👉 **Result:** lower costs and stable pricing

## 2) Insurers pivot to a new market

Focus shifts to preventative care, wellness, and elective services. These are *lower risk, predictable, and high demand*.

👉 **Result:** predictable revenue and sustainable growth

## 3) The state subsidizes employer plans

Iowa helps cover the cost of expanded care packages, with additional support for small businesses.

👉 **Result:** businesses can finally offer meaningful benefits

## 4) Businesses offer Tier Two benefits

After one year of employment, employees qualify for expanded coverage. Coverage follows employees in good standing between jobs, reducing turnover and stabilizing businesses.

👉 **Result:** higher retention and workforce stability

## 5.) New parts of the economy are stimulated

With preventative care, wellness, and electives covered, demand grows for clinics, specialists, and local providers.

👉 **Result:** job growth and a stronger healthcare economy

**Shifts healthcare from a cost burden → to an economic engine.**

# What This Means for Iowans

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## Lower costs for most households

Most Iowans will pay about half of what they pay today — with no premiums, deductibles, or surprise bills under Tier One.

## Real benefits for workers

After one year of employment, workers unlock **expanded coverage** — including preventative care, wellness services, and elective procedures.

## Support for small businesses

The state helps cover the cost of employee healthcare packages, making it possible for small businesses to **offer benefits and compete for workers**.

## A system that rewards work

Expanded coverage is tied to employment and good standing — creating a system that **incentivizes stability, effort, and long-term commitment**.

## Works with insurance companies — not against them

Insurers move into **lower-risk, high-demand markets**, replacing instability and claim denial with predictable care.

## No one is left behind

Tier One guarantees essential care for **every Iowan** — including the elderly, disabled, and those between jobs.

**A healthcare system that works — for workers, businesses, and Iowa.**

**Together, we can make this amazing healthcare plan a reality and make a real difference in the lives of every Iowan.**

***Sondra Wilson  
for Iowa Governor*** 

**WildWillpower.org**

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**“Heal the Heartland; Heal the World!”**

**Thank you so much for your support!**