

## The Universal Copay (\$20/month 2022 Dollars)



Copays are a necessary tool to stop those who would abuse free services. Whether it is driven by loneliness, emotional problems, boredom, or other issues, some feel compelled to abuse free services. This hurts those who need the assistance.

The problem with copays is that they can hurt the very poor by forcing a choice between food and, let us say, medical care copays. The [Earth Dividend](#) solves this dilemma. On one hand, food, shelter, and medicine are free. On the other, the copay required for many services is provided free as an Earth Dividend distribution.

If the Earth Dividend pays the copay, how can it stop the abuse of free services? Here's how. At the end of the month, if the copay is unused, it is refunded to the Earth Dividend holder as cash. That should be an effective incentive.

To avoid child abuse, there is never a copay for child medical services.

One issue with the universal copay is multiple uses during the same month. The copay goes to the service provider. The Elsie Toolkit will split the end-of-month distribution if the Earth Dividend holder uses various service providers.

The universal copay offers no disincentive for well-to-do abusers of free services. This is an AFFEERCE [flaw](#). Like all flaws, there are inequitable solutions, such as charging for additional monthly copays from private accounts if and only if the copay constitutes less than 1% of the personal account balance. Inequitable solutions to flaws are best left to [ISO](#) working groups active during [Phase I](#).

The universal copay is used for many otherwise free services.

<i>Healthcare</i>	Doctor visits outside a semiannual checkup, specialist visits, ER visits, procedures, and therapists.
<i>Identities</i>	Biometric replacement.
<i>Social Worker</i>	Scheduled one-hour appointments.
<i>Intellectual Property</i>	Patenting of a product or artistic or non-artistic content. It can be charged over multiple months.
<i>Legal</i>	Using a public defender. Bringing an action in civil court.
<i>Certification</i>	Career certification exams.
<i>Education</i>	Monthly when enrolled at a university or trade school.

This list is for illustration purposes only. Maintaining a list of valid copay claimants is the responsibility of the [Federation Council](#).

Unlike other distributions, the copay is paid for the prior month and split equally between service providers with a valid claim. If no service provider has a valid claim, it is delivered to the Earth Dividend holder as unearmarked cash.