Libertarians and conservatives sometimes object to government programs like healthcare, education, and welfare on the grounds that they only benefit certain people—those using the programs—rather than all people.

Let's reconstruct the argument like this:
(B1) Taxation is unjust when used to fund programs that not everyone benefits from.
(B2) Healthcare, education, and welfare are programs that not everyone benefits from.
(B3) So, taxation is unjust when used to fund healthcare, education, and welfare.

The idea behind B2 is that, some people have employer-based health insurance, some people pay for private schools, and some people don't collect welfare checks, whereas everyone benefits from military, police, and the fire department…or at least, let's assume this for the sake of argument.

Now, some progressives object to B2 by saying, everyone *does* benefit from those programs, since everyone benefits from a healthier, better educated, and better off population.

I think this is a decent response, but the argument can be revised so it says "*directly* benefit", rather than merely benefit.

I think there's a better response. I'd argue that everyone *does* directly benefit from these things, because they're forms of social insurance. They're there for everyone, if you lose your employer-based healthcare, your ability to pay for school, or your ability to meet your basic needs.

Just like everyone benefits from the fire department, even if you house never catches on fire. It's there if you need it. And in that sense, these programs are no different.