

How Proposals for Public Health Care Plans Differ: September 2018 Update

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This table compares major public plan and hybrid plan proposals.

	Who Runs the Plan?	Who Qualifies for the Plan?	Can People Choose a Different Plan?	What Do Enrollees Pay?	What Do Enrollees Get?	How Much Do Providers Get Paid?
Medicare for All (Sanders: S. 1804)	Medicare	All people	No	Taxes (no premiums)	Enhanced ACA benefits with virtually no cost sharing	Medicare payment rates
Medicare Part E (Merkley: S. 2708, Richmond: H.R. 6117)	Federal gov't	All non-elderly people except those Medicaid- or Medicare- eligible	Depends: Employers choose for workers; yes for others	Federal gov't-set premiums based on costs, decreased for low-income enrollees and employer contribution (current law)	Enhanced ACA benefits with gold- plan-level cost sharing	Negotiated rates which fall between Medicare and average private rates
Medicaid Option (Schatz: S. 2001 / H.R. 4129, Lujan: H.R. 4129)	States	All non-elderly people in such States	Yes	State-set premiums, decreased for low- income enrollees	ACA benefits and reduced cost sharing	Medicaid payment rates, Medicare rates for primary care
Public Health Insurance Option (Whitehouse: S. 194 / Schakowsky: H.R. 635)	Federal gov't	People buying coverage on their own and small businesses	Yes	Federal gov't-set premiums based on costs; decreased for low-income enrollees (current law)	ACA benefits and cost sharing reductions (current law)	Negotiated rates which fall between Medicare and average private rates
Medicare X (Bennet: S. 1970 / Higgins: H.R. 4094)	Federal gov't	People buying on their own and small businesses in underserved areas initially	Yes	Federal gov't-set premiums based on costs; decreased for low-income enrollees (current law)	ACA benefits and cost sharing reductions (current law)	Medicare payment rates (with plus up for rural areas)
Medicare Buy-in at Age 55 (Stabenow: S. 1742 / Higgins: H.R. 3748)	Medicare	People ages 50 or 55 to 64 without access to employer coverage	Yes	Federal gov't-set premiums based on costs; decreased for low-income enrollees (current law)	Medicare benefits and cost sharing, ACA cost sharing reductions	Medicare payment rates