

How Proposals for Public Health Care Plans Differ: March 2019 Update

JUNE 2019 – JEN MISHORY

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: S. 1129 (Sanders)	Medicare	All people	No	Taxes (no premiums)	Enhanced ACA benefits plus long-term care services 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. 489 / Lujan: H.R. 1277)	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 Option/ CHOICE Act (Whitehouse: S. 1033 / Schakowsky: H.R. 2085)	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 rates and average private rates
Medicare X (Bennet: S. 981 / Delgado: H.R. 2000)	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 (enhanced ACA tax credits)	ACA benefits and cost sharing reductions (current law)	Medicare payment rates (with increase 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
Medicare for All (Jayapal: H.R. 1384)	Federal gov't	All people	No	Taxes (no premiums)	Enhanced ACA benefits plus long-term care services, both with no cost sharing	Lump sum/"global budget" payments (fee schedule for individual providers)
Keeping Health Insurance Affordable Act/ Public Option Deficit Reduction Act (Cardin: S. 3/ DeFazio H.R. 1419)	Federal gov't	All people	Yes	Federal gov't-set premiums based on costs; decreased for low-income enrollees (current law)	ACA benefits	Medicare to start; can vary later