

How Proposals for Public Health Care Plans Differ: December 2019 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: S. 1129 (Sanders)	Medicare	All people	No	Taxes (no premiums)	Enhanced ACA benefits, includinglong- term care services, dental, vision, and reproductive care that includes abortion coverage; virtually no cost sharing	Medicare payment rates
Medicare Part E (Merkley: S 1261, Richmond: H.R. 2463)	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, including abortion coverage; 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	Medicaid benefits plus reproductive care that includes abortion coverage. 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 plus abortion as part of reproductive health care. Includes 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. 1346)	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, including long-term care services, dental, vision, and reproductive care that includes abortion coverage 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
Medicare for America (DeLauro H.R. 2452)	Federal gov't	All people	Yes, if they have an employer option	Federal gov't-set premiums based on costs; decreased for low-income enrollees	Enhanced Medicare and Medicaid benefits, including dental, vision, and reproductive care that includes abortion coverage; reduced costsharing	Medicare payment rates, with increases for primary care and mental health services

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