

How Proposals for Public and Hybrid Health Care Plans Differ: Update

MAY 10, 2018 – JEANNE LAMBREW

This table (updated with the introduction of Medicare Part E in the Choose Medicare Act on April 18, 2018) 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. 1804)	Medicare	All people	No	Taxes (no premiums)	Enhanced ACA benefits with low cost sharing	Medicare payment rates
Medicare Part E* (S. 2708)	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* (S. 2001 / 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
House Public Health Insurance Option (H.R. 3962, 2009)	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 Rates Applied to Private Plans*	Individual market plans; federal gov't regulates rates	People buying coverage on their own	Yes (although Medicare rates apply to all plans)	Private insurance-set premiums, decreased for low-income enrollees (current law)	ACA benefits and cost sharing reductions (current law)	Medicare payment rates
Medicare X (S. 1970 / 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)
Midlife Medicare*	Medicare	People ages 50 to 64 without access to employer coverage	Yes initially but no once in Midlife Medicare, except in limited cases	Federal gov't-set premiums, decreased for low-income and increased for high-income enrollees	Similar to Medicare benefits and cost sharing	Medicare payment rates
Medicare for Individuals with Disabilities*	Medicare	People qualifying for Social Security Disability Insurance	Yes	Medicare premiums, increased for high-income enrollees (current law)	Medicare benefits and cost sharing (current law)	Medicare payment rates
Public Reinsurance Program for Private Plans*	Employers and insurers; federal gov't runs reinsurance	People with very high costs enrolled in participating plans	Yes (although reinsurance applies to all plans)	Private insurance-set premiums, decreased for eligible low-income enrollees (current law)	ACA benefits and cost sharing reductions as applicable (current law)	Medicare payment rates paid through employers and insurers

*Described in an article in the Health Reform 2020 issue of *The American Prospect*, available at tcf.org