Champaign County Health Care Consumers

Single Payer and Universal Health Coverage Bills

Several bills have been introduced in Congress that would greatly expand health insurance coverage. This is an overview of the bills. These health coverage expansion bills are presented on a continuum ranging from Single Payer/ Medicare for All, to public options, to Medicare and Medicaid buy-in options.

Health Care Legislation Proposals - Brief Summaries

Medicare for All (Single Payer)	Public Program w/ Opt out (Medicare for America)	Public Plan Option	Medicare Buy-In for Older Adults	Medicaid Buy-In
Everyone is automatically enrolled. There is no opt-out option.	Available for US citizens and offers an option to opt out of specific qualified coverage.	Introduces a new plan offered through the ACA Marketplace.	A buy-in-option for older adults who are not yet eligible for the current Medicare program.	Buy-in option that states can elect to offer to individuals through the ACA Marketplace.

Titles, Sponsors, & Bill Numbers, with Overview

Medicare for All (Single Payer)	Public Program w/ Opt out (Medicare for America)	Public Plan Option	Medicare Buy-In for Older Adults	Medicaid Buy-In
Medicare for All Act of 2019 by Rep Jayapal (D-WA), H.R. 1384 **Medicare for All Act of 2019 by Sen. Sanders (D-VT), S.119** • Both bills are single payer federal programs with comprehensive benefits for all US residents.	**Medicare for America Act of 2019 - Rep. DeLauro (D-CT) and Rep. Schakowsky (D-IL), H.R. 2452** • Federal public program with comprehensive benefits for all US citizens. Individuals can opt out of qualified employer - sponsored healthplans and certain other coverage and choose Medicare for America plans.	**Keeping Health Insurance Affordable Act of 2019 by Sen. Cardin (D-MD), S. 3** • Federal public plan option offered through the ACA Marketplace. **Choose Medicare Act by Sen. Merkley (D-OR), S1261 and Rep. Richmond (D-LA), H.R. 2463** • Federal public plan option offered to individuals eligible to participate in the Marketplace, and to large and small employers. **Medicare -X Choice Act of 2019 by Sen. Bennet (D-CO) and Sen. Kaine (D-RI), S 981 and Rep. Delgado, HR. 2000** **The CHOICE Act by Rep. Schakowsky (D-IL), H.R. 2085 and Sen. Whitehouse (D-RI), S. 1033** • Both bills are federal public plan options offered to individuals eligible to participate in the Marketplace.	**Medicare at 50 Act by Sen. Stabenow (D-MI), S. 470** • Option for individuals 50 and older to buy into Medicare. The Marketplace subsidies will not be changed. **Medicare Buy-In and Health Care Stabilization Act of 2019 by Rep. Higgins (D-NM), H.R. 1346** • Option for individuals 50 and over to buy into Medicare. Marketplace cost sharing subsidies will be enhanced for all participants; and comparable subsidies apply to Medicare buy-In enrollees who can also buy Medicare Advantage plans.	**State Public Option Act by Sen. Schatz (D-HI), S. 489 and Rep. Luján (D-NM), H.R. 1277** • State option to offer public plan based on Medicaid. Individuals who are citizens of states electing to establish the Medicaid buy-in option, who are eligible to participate in the Maketplace and who are not currently enrolled in health care coverage. Allows for states to have flexibility.

The chart below provides comparisons of each plans' key features.

	Can ALL AMERICANS gain coverage?	Can Americans still keep their PRIVATE INSURANCE?	Can Americans still get INSURANCE AT WORK?	Do public plan enrollees pay PREMIUMS?	Does it require TAX INCREASE?
Medicare for All (Single Payer) H.R. 1384 /S.1129	✓	✗	✗	✗	✓
Public Program w/ Opt out (Medicare for America) H.R. 2452	✓	✓	✓	✓	✓
Public Plan Option S.3 / H.R. 2463 / H.R. 2000 / S.1033	✗	✓	✓	✓	✗
Medicare Buy-In for Older Adults S.470 / H.R. 1346	✗	✓	✓	✓	✗
Medicaid Buy-In H.R. 1277	✗	✓	✓	✓	✗

✓ = Yes   ✗ = No

What is the difference between Medicare and Medicaid?

Medicare and Medicaid are two separate, government-run programs. They are operated and funded by different parts of the government and primarily serve different groups.

- **Medicare** is a federal program that provides health coverage for people who are age 65+ or under 65 and have a qualifying disability, no matter their income.

- **Medicaid** is funded by both the state and federal government. In Illinois, Medicaid provides health coverage to individuals and households who meet the qualifying low income standards as they are determined by the state.

- **Dual Eligibility** is when individuals qualify for Medicare and Medicaid. You can have both. They will work together to provide you with health coverage and lower your costs.

While Medicare and Medicaid are both health insurance programs administered by the government, there are differences in covered services and cost-sharing.

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Kliff, Sarah, and Dylan Scott. "We Read 9 Democratic Plans for Expanding Health Care. Here's How They Work." *Vox*, Vox, 21 June 2019, www.vox.com/2018/12/13/18103087/medicare-for-all-explained-single-payer-health-care-sanders-jayapal.

"Compare Medicare-for-All and Public Plan Proposals." *The Henry J. Kaiser Family Foundation*, 25 July 2019, www.kff.org/interactive/compare-medicare-for-all-public-plan-proposals/.

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