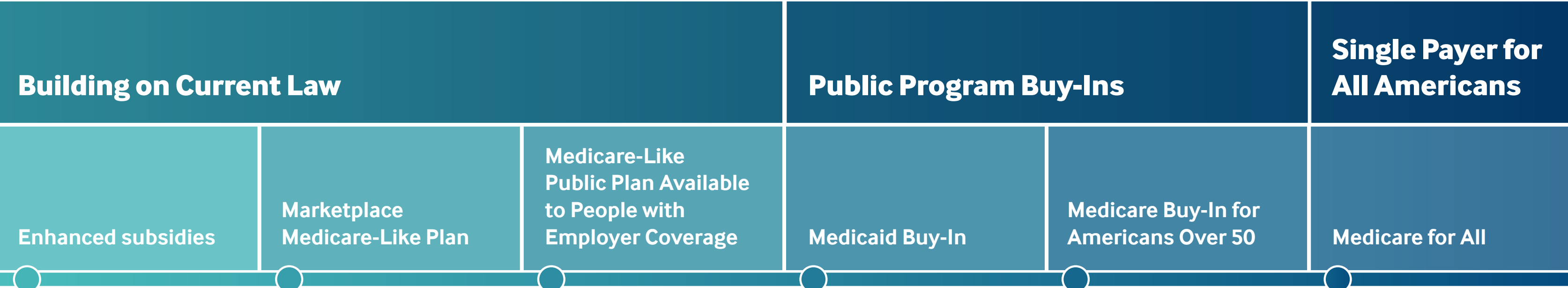


# Where Do Federal Heath Proposals | ▼ Fall in the Coverage Continuum?

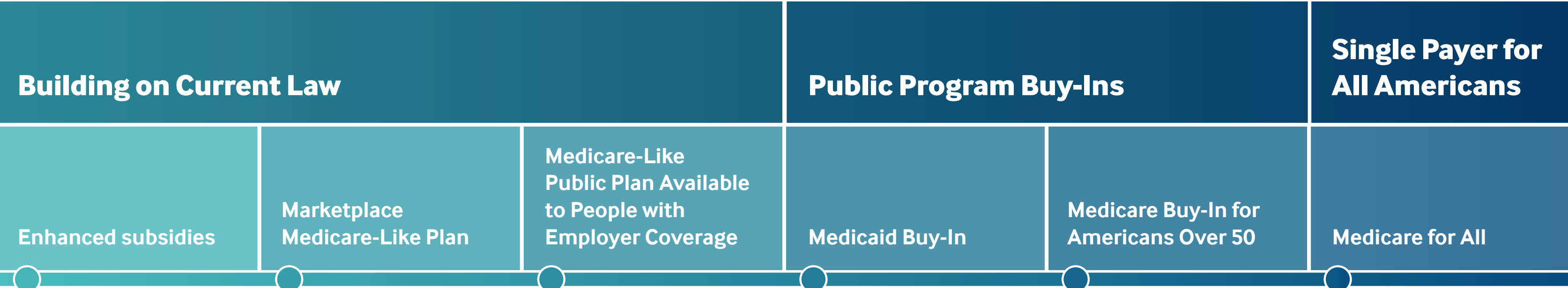
As we head into the 2020 presidential election, here is a continuum of health care proposals, from those that aim to offer universal coverage with little or no cost to consumers and a larger federal role to proposals calling for less-regulated private health plans with lower premiums but greater cost-sharing and larger role for states.



Select a proposal on the continuum to learn more and compare.

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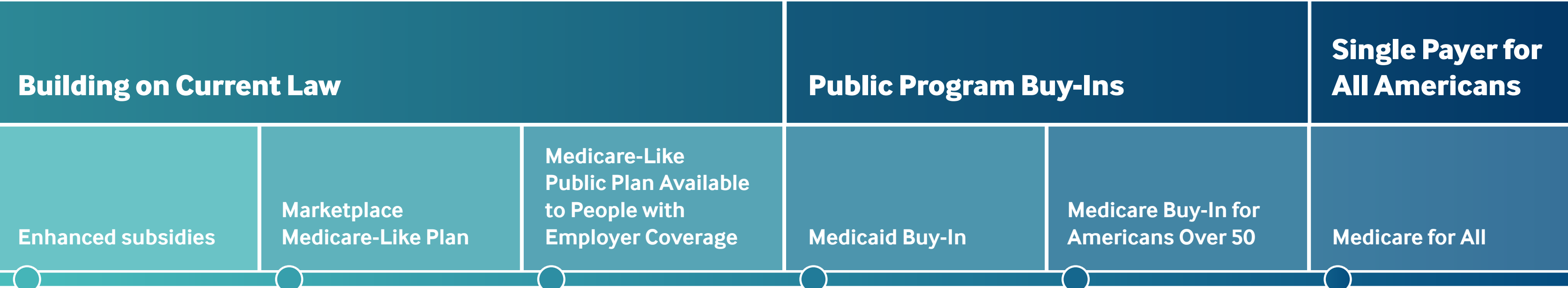


**Consumer Health Insurance Protection Act**

COMPARE ☐

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Consumer Health Insurance Protection Act

COMPARE ✓

OPTION 1

✕

Consumer Health Insurance Protection Act

Sponsor

Elizabeth Warren (D-Mass.), 2018

Coverage Enhancement

Enhances financial protections for people who buy ACA marketplace plans through changes that would bolster premiums, improve coverage, and guarantee health plan choice.

Where Is It Offered?

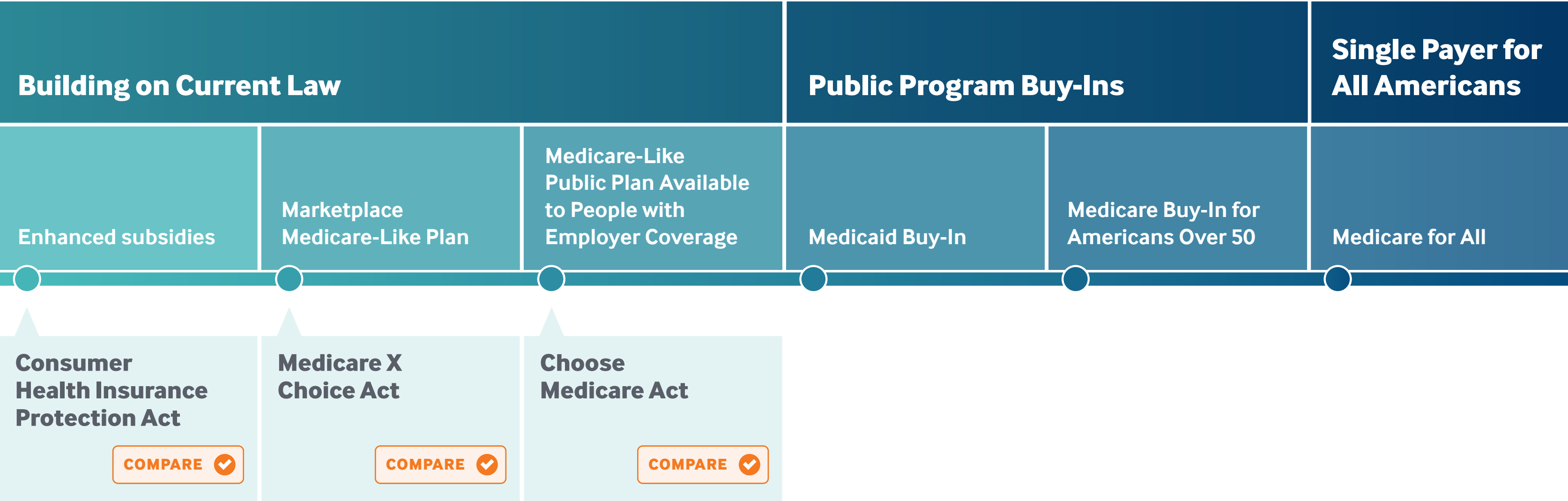
Available in the ACA marketplaces

Financials

Enhances marketplace premium subsidies by setting the gold plan as the marketplace benchmark and fixes “family glitch” whereby many families only receive individual-level subsidies. Sets cap on prescription cost-sharing. Standardized plan options set by states; or Secretary of the U.S. Department of Health and Human Services in the absence of states. Requires insurers that offer Medicare Advantage or Medicaid managed care plans in a region, to also offer marketplace plans. Allocates \$480 million to the Secretary of the U.S. Department of Health and Human Services for marketing and outreach for open enrollment in first year; increases by 4 percent annually in subsequent years.

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OPTION 1

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**Where Is It Offered?**  
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OPTION 2

×

## Medicare X Choice Act

**Sponsors**  
Sens. Michael Bennet (D-Co.) and Tim Kaine (D-Va.), 2017

**New Coverage Option**  
Creates a public plan option, the Medicare Exchange plan, that meets marketplace quality standard

**Where Is It Offered?**  
Available in the ACA marketplaces

**Financials**  
The U.S. Department of Health and Human Services Secretary sets premiums and negotiates prescription drug prices; the Veteran Affairs price is the fallback if negotiations fail. Health providers participating in Medicare or Medicaid must participate in the public plan. Providers are reimbursed at Medicare rates; higher in rural areas.

OPTION 3

×

## Choose Medicare Act

**Sponsors**  
Senators Jeff Merkley (D-Ore.) and Chris Murphy (D-Conn.), 2018

**New Coverage Option**  
Creates a public health plan, Medicare Part E, that meets ACA marketplace “gold plan” quality standards. Offers more generous subsidies than the ACA.

**Where Is Offered?**  
Available through the ACA marketplaces or through employers who purchase it instead of a private plan

**Financials**  
Provides funding for states to establish reinsurance programs. U.S. Department of Health and Human Services Secretary negotiates prescription drug prices and health provider rates between Medicare and local private rates.