

Where Do Federal Health Proposals Fall in the Coverage Continuum?

Federal Health Proposals

International Health Systems

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.



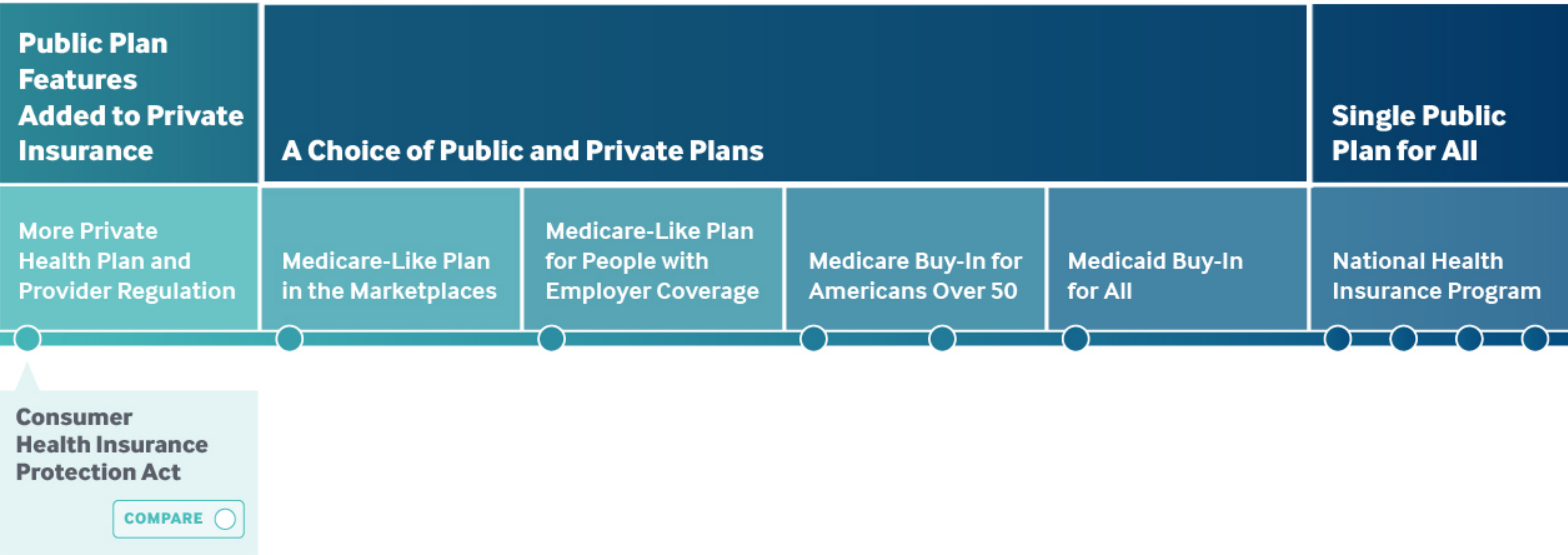
Select a proposal on the continuum to learn more and compare.

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Consumer Health Insurance Protection Act

COMPARE ✓

OPTION 1

✕

Consumer Health Insurance Protection Act (S. 2582)

Sponsor
Elizabeth Warren (D-Mass.), 2018

New Coverage Enhancement or Option
Extends and enhances premium subsidies for marketplace plans and makes it easier for people with unaffordable employer plans to become eligible for marketplace subsidies. Reduces cost-sharing in marketplace plans for those with incomes under 400 percent of the poverty level (or up to \$48,560 for an individual), including a monthly cap on prescription drug spending. Insurers that offer Medicare Advantage or Medicaid in a region must also offer marketplace plans.

Who Is Eligible?
All not eligible for employer coverage, Medicaid, or Medicare.

How Do People Pay for Coverage and Health Care?
Premiums and any deductibles and copays or coinsurance that are part of their plan.

How Are Health Care Costs Managed?
Decreases the share of premium dollars insurers can pocket as profits or use for administrative expenses. Federal or state governments may prohibit premium increases in the individual market they deem unreasonable.

[Read the bill](#)

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

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