**Where Do Federal Health Proposals Fall on the Coverage Continuum?**

**Big Block: Building on Current Law**

**Small block: Enhanced subsidies**

**Consumer Health Insurance Protection Act**

**Sponsor:** Elizabeth Warren (D-Mass.), 2018

**Coverage Benefit:** Enhances health insurance marketplace premium subsidies by setting the higher-quality “gold plan” as the marketplace benchmark that is used to calculate subsides instead of the “silver plan.” Fixes the “family glitch” whereby many families only receive individual-level subsidies and expands cost-sharing subsides to help cover out-of-pocket costs. Sets a cap on prescription cost-sharing.

**How Do People Pay for Coverage?** Premiums, as well as any deductibles and copays or coinsurance that are part of their plan.

**Cost Management:** Would guarantee plan choice and promote competition by requiring 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.

[Read the bill](https://www.warren.senate.gov/imo/media/doc/2018-03-21%20Consumer%20Health%20Insurance%20Protection%20Act%20bill%20text.pdf)

**Small Block: Marketplace Medicare-Like Plan**

**Medicare X Choice Act**

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

**Coverage Benefit:** Creates a health insurance marketplace public plan option, the Medicare Exchange plan, that meets marketplace quality standards.

**How Do People Pay for Coverage?** Premiums, as well as any deductibles and copays or coinsurance that are part of their plan.

**Cost Management:** 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.

[Read the bill](https://www.congress.gov/bill/115th-congress/senate-bill/1970)

**Small Block: Medicare-Like Plan Available to People with Employer Coverage**

**Choose Medicare Act**

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

**Coverage Benefit:** Creates a health insurance marketplace public health plan, Medicare Part E, that meets ACA marketplace “gold plan” quality standards. Offers more generous subsidies than the ACA. Employers can purchase this plan for their workers instead of a private plan.

**How Do People Pay for Coverage?** Premiums, as well as any deductibles and copays or coinsurance that are part of their plan.

**Cost Management:** 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.

[Read the bill](https://www.congress.gov/bill/115th-congress/senate-bill/2708)

**Big Block: Public Program Buy-Ins**

**Small Block: Medicaid Buy-In**

**State Public Option Act**

**Sponsor:** Sen. Brian Schatz (D-Hawaii) and Rep. Ben Ray Luján (D-N.M.), 2017

**Coverage Benefit:** States could create a Medicaid buy-in program for people of all income levels available in the health insurance marketplaces. States may vary premiums by the same factors, e.g., age, as marketplace plans. Marketplace premiums and cost-sharing subsides available.

**How Do People Pay for Coverage?** Premiums, as well as any deductibles and copays or coinsurance that may be part of the plan.

**Cost Management:** Deductibles and other cost-sharing amounts would also be determined by the electing state to be actuarially fair. States would receive federal matching payments for any costs for the Medicaid buy-in program that are not covered by premiums and cost-sharing payments.

[Read the bill](https://www.congress.gov/bill/115th-congress/senate-bill/2001)

**Small Block: Medicare Buy-In for Americans Over 50**

**Medicare Buy-In and Health Care Stabilization Act**

**Sponsors:** Reps. Brian Higgins (D-N.Y.), John Larson (D-Conn.), Joe Courtney (D-Conn.), 2017

**Coverage Benefit:** Americans ages 50 to 64 to buy-in to Medicare for an annual premium. Available in the ACA marketplaces and to those with employer coverage. Those eligible for ACA subsides could apply them to the plan.

**How Do People Pay for Coverage?** Premiums, as well as any deductibles and copays or coinsurance that are part of the plan.

**Cost Management:** The U.S. Department of Health and Human Services would set the premium. Reinstates the ACA’s cost-sharing reduction payments to insurers and reinsurance programs. Extends risk corridors to offset insurer losses through 2020.

[Read the bill](https://www.congress.gov/bill/115th-congress/house-bill/3748)

**Big Bloc: Single Payer for All Americans**

**Medicare for All**

**Sponsor:** Sen. Sanders (I-Vt.)

**Coverage Benefit:** Creates a national health insurance program, the Universal Medicare Trust Fund, that absorbs Medicare, Medicaid, the Federal Employee Health Benefits Program, and TRICARE; employer benefit plans are not allowed. All residents are eligible. Offers comprehensive benefits, including vision and dental coverage, with no cost sharing.

**How Do People Pay for Coverage?** Taxes

**Cost Management:** U.S. Department of Health and Human Services Secretarynegotiates prescription drug prices; health provider rates set at Medicare rates.

**Transition:** Creates a Medicare transition plan offered through the ACA marketplaces for which all residents are eligible. Health providers are paid at Medicare rates. Medicare and Medicaid providers must participate. U.S. Department of Health and Human Services Secretarysets premiums, negotiates prescription drug prices. Enhanced subsidies offered.

[Read the bill](https://www.congress.gov/bill/115th-congress/senate-bill/1804)

KFF includes these two. Should we add?

* The Choice Act by Rep. Schakowsky, [H.R. 635](https://www.congress.gov/115/bills/hr635/BILLS-115hr635ih.pdf), and Sen. Whitehouse, [S. 194](https://www.congress.gov/115/bills/s194/BILLS-115s194is.pdf)
* The Medicare at 55 Act by Sen. Stabenow, [S. 1742](https://www.congress.gov/115/bills/s1742/BILLS-115s1742is.pdf)