

Status of U.S. Health Insurance and the Continuum of Proposals to Expand Coverage

Alliance for Health Policy Briefing: Examining the Continuum of Coverage Proposals

Sara R. Collins, Ph.D., Vice President
Health Care Coverage and Access

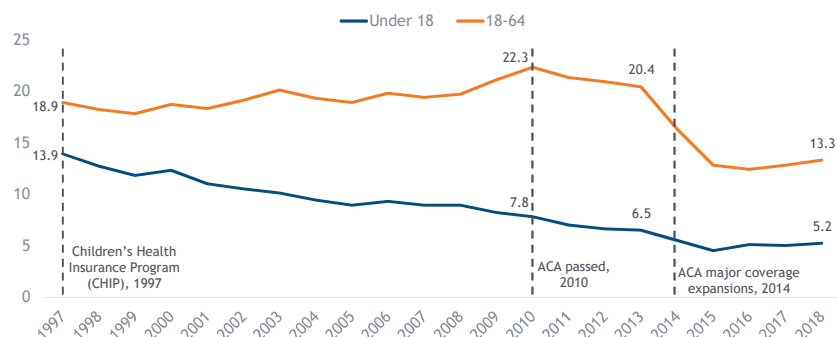
October 18, 2019



EXHIBIT 1

Uninsured rates have fallen in response to coverage expansions, but gains stalled after 2015

Percent of individuals without health insurance*, 1997-2018



* At the time of interview.
Source: Robin A. Cohen, Emily P. Terlizzi, and Michael E. Martinez, *Health Insurance Coverage: Early Release of Estimates from the National Health Interview Survey, 2018* (National Center for Health Statistics, May 2019).

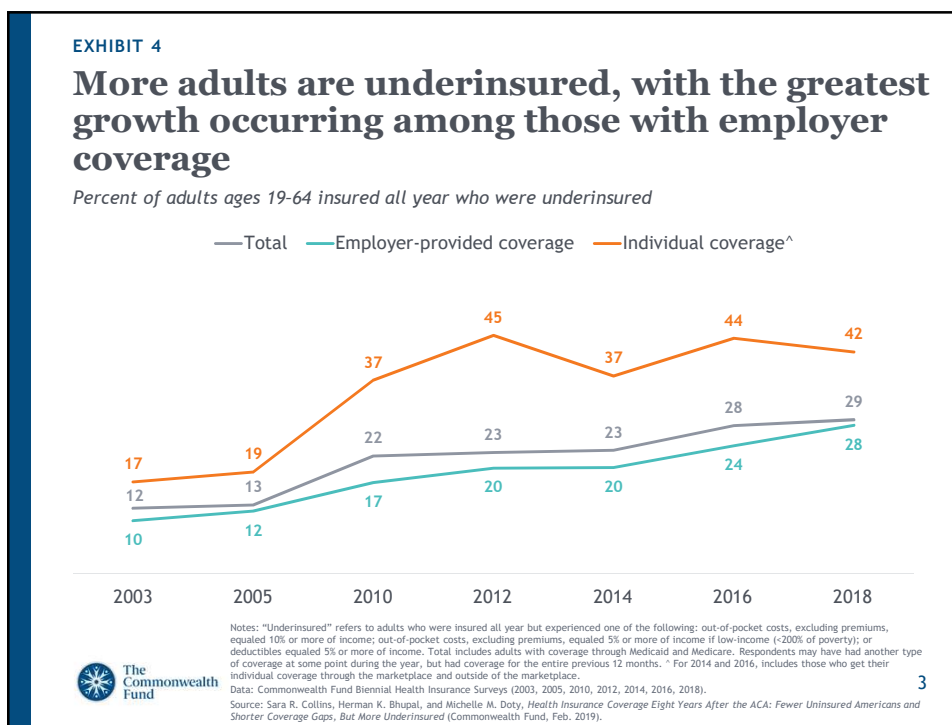
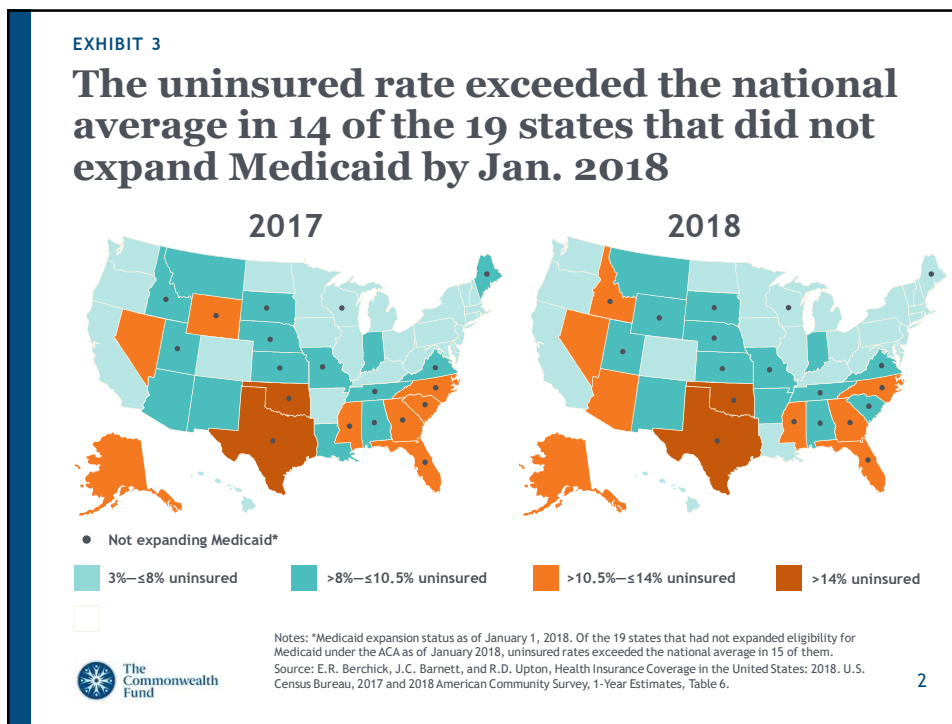
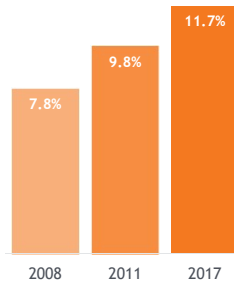


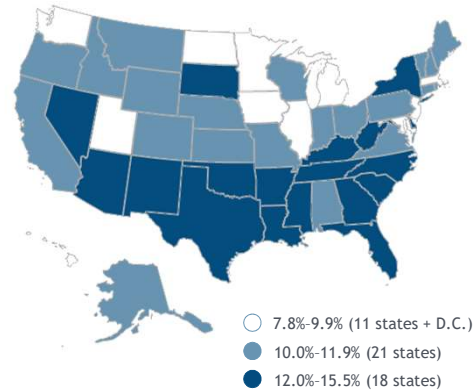
EXHIBIT 5

Premium and deductible costs in employer plans were nearly 12 percent of median income in 2017

Combined employee premium contribution and deductible as share of median income



Average employee premium contribution plus average deductible as percent of median state income in 2017



Notes: Estimates of median household income used in the denominator for this ratio come from the Current Population Survey (CPS), which revised its income questions in 2013. The denominator in our ratio estimates prior to 2014 is derived from the traditional CPS income questions, while ratio estimates from 2017 are estimated from the revised income questions. Household incomes have been adjusted for the likelihood that people in the same residence purchase health insurance together.

Data: Employee premium contribution and deductible: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008, 2011, 2017; Median household income: Current Population Survey, 2008-09, 2011-12, 2017-18.

Source: Sara R. Collins and David C. Radley, *The Cost of Employer Insurance Is a Growing Burden for Middle-Income Families* (Commonwealth Fund, Dec. 2018).

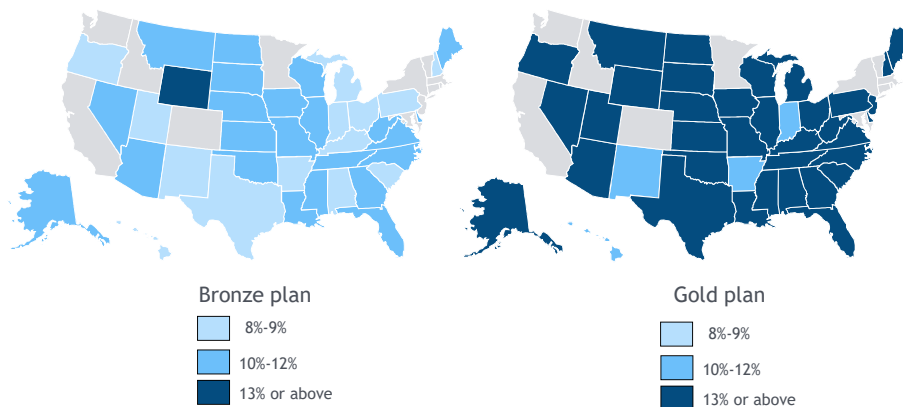


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EXHIBIT 6

Even bronze plan premiums can exceed 10% of income in many states for people earning just over the subsidy threshold

2019 HealthCare.gov premiums as a percentage of income for 40-year-olds earning \$49,000



Data: 2019 Marketplace QHP landscape data for 2019. Available at [healthcare.gov](https://www.healthcare.gov)

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Continuum of coverage proposals

Adding public plan features to private insurance

- HR 1884, Protecting Pre-Existing Conditions & Making Health Care More Affordable Act of 2019 (Rep. Pallone)
- S 2582, Consumer Health Insurance Protection Act of 2018 (Sen. Warren)

A choice of public plan alongside private plans

- S 981, Medicare-X Choice Act of 2019 (Sens. Bennet, Kaine); HR 2000 (Rep. Delgado)
- S 2708, Choose Medicare Act (Sen. Merkley); HR 6117 (Rep. Richmond)
- HR 1346, Medicare Buy-In and Health Care Stabilization Act of 2019 (Rep. Higgins)
- S 470, Medicare at 50 Act (Sen. Stabenow)
- S 489 State Public Option Act (Sen. Schatz); HR 1277 (Rep. Lujan)

Making public plans the primary source of coverage in the U.S.

- HR 7339, Medicare for America Act of 2018 (Rep. DeLauro)
- S 1129, Medicare for All Act of 2019 (Sen. Sanders)
- HR 1384, Medicare for All Act of 2019 (Rep. Jayapal)
- HR 676, Expanded and Improved Medicare for All Act (Rep. Ellison)



Source: Sara R. Collins and Roosa Tikkanen, [The Many Varieties of Universal Coverage](#), The Commonwealth Fund. Last updated April 24, 2019.

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2020 Democratic candidates currently have nuanced positions across the continuum

Favor adding more public plan features to private insurance and/or adding a choice of public plans alongside private



Bennet Biden Bullock Buttigieg Castro Delaney Klobuchar O'Rourke



Williamson

Favor making a public plan the primary source of coverage



Booker Gabbard Harris Ryan Sanders Warren Yang



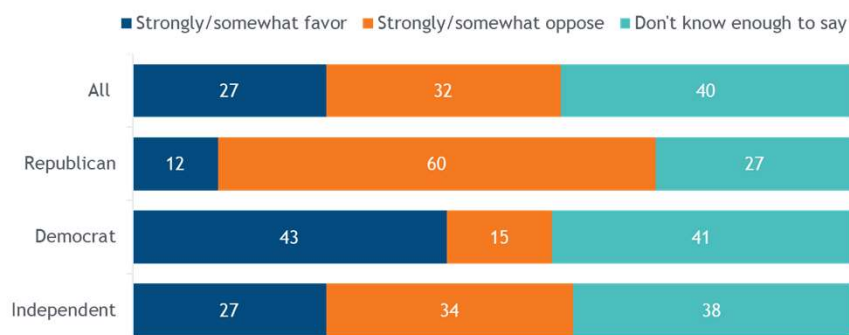
Source: "'Medicare for All' vs. 'Public Option': The 2020 Field Is Split, Our Survey Shows," New York Times, June 23, 2019. Available at: <https://www.nytimes.com/2019/06/23/us/politics/2020-democrats-medicare-for-all-public-option.html>

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EXHIBIT 8

Replacing private insurance with public insurance like Medicare does not have strong support, but many need more information

Percent of adults ages 19-64



Data: Commonwealth Fund Health Insurance in America Survey, Mar.-June 2019.

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EXHIBIT 10

Looking forward

- Polls indicate that health care is top of mind among voters.
- Several Democratic presidential candidates and members of Congress have proposed ways to expand coverage and improve affordability.
- Our survey suggests that people are confused about what a Medicare for all approach might mean for them and the health system and what the trade-offs are.
- Given the complexity of our health system, this may also be true for other approaches to improve coverage, including those advanced by Republicans.
- It is important that voters and policy makers understand the facts about what the range of current health reform proposals might mean for Americans and the health system, and what financing trade-offs might be required to implement them.



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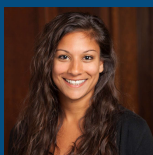
Thank you!



Gabriella Aboulafia
Program Assistant, Health
Care Coverage & Access



Jesse Baumgartner
Senior Researcher, HCCA and
Tracking Health System
Performance



Munira Gunja
Senior Researcher, Health
Care Coverage & Access



David Radley
Senior Scientist, Tracking Health
System Performance

