

Key Questions for Buy-In Supporters
All Proposals including Medicare Buy-in, Public Option and Federal Medicaid Buy-in

Disruption

- *What would this do to programs already helping the uninsured?*
 - The marketplaces rely on having a large number of people enroll to spread risk and keep premiums down. What would creating this new program do to the stability of the exchanges for people who like the coverage they have?
- *What would it do to private insurance?*
 - If anyone could drop their private insurance and enroll in this plan, what would this do to people who currently rely on private insurance and want to keep it?
- *Would current Medicare enrollees have trouble accessing care?*
 - With more people enrolled in coverage that pays reduced rates, doctors and hospitals would have to limit the care they provide. Would this mean current Medicare enrollees would have to compete for care with this large new group of people?

Cost

- *Would it be more affordable than an Affordable Care Act (ACA) plan?*
 - Right now, someone without insurance has the option to buy a comprehensive plan through the exchanges with a substantial federal subsidy to offset the cost. For example, a middle-income couple living in Michigan could enroll in an insurance plan for under \$100 a month. How is this plan better for them?
- *What would premiums be and how would they be affordable?*
 - Under the current system, a large number of people purchasing insurance on their own are placed in the same risk pool to keep costs down for everyone. If you create a new, separate program, how would premiums for this group be affordable?

Access to Care

- *Would this program lead to fewer doctors accepting this coverage?*
 - Under this plan, health care providers would be paid at government-imposed rates, which are significantly lower than what private insurance currently pays. How would this impact access to medical care?
 - Would doctors and hospitals be forced to limit the amount of care they provide or go out of business altogether?

Current Solutions

- *Who exactly would this program help?*
 - Many uninsured Americans would be covered if their states expanded Medicaid. Wouldn't that be a better solution than a big new federal program?
 - If you think some people are having a hard time affording insurance, why not just adjust the current subsidies available to them rather than create a whole new program?
 - There are also millions of people in this age group who are eligible for free or reduced cost coverage under the current system, but are not enrolled. Shouldn't we focus on getting benefits to people who are already eligible for assistance?

Solvency/Fiscal

- *Is this new program sustainable?*

- This bill would create a new insurance plan financed by premiums enrollees pay to provide health care for this population. How many people would need to enroll in this program to make it sustainable?
- *Would it lead to new taxes?*
 - If this new program is not sustainable through premiums charged to people enrolling, would it be backed up through additional federal spending? Would that require tax increases?