



Choose Medicare Act

America has one health care plan that everyone loves: Medicare. It's time to give every American the opportunity to choose Medicare, and that's exactly what this bill does.

Making Medicare Available to Everyone

This bill gives all Americans the choice of buying Medicare as their health insurance plan. Unless an individual is already in Medicaid or traditional Medicare, they will be able to choose Medicare on all State and Federal exchanges, and use Affordable Care Act (ACA) subsidies to help pay for it.

Additionally, employers could choose to select a Medicare Part E plan rather than private insurance to cover their employees. The Part E plan would leverage the existing exchange networks and low administrative costs of the Medicare program, while achieving additional savings by allowing Medicare to negotiate drug prices pursuant to the Inflation Reduction Act. The new plan will cover the same benefits as traditional Medicare, as well as additional benefits to meet the needs of the nonelderly.

The "Choose Medicare Act" opens up Medicare to everyone while building on the system we have today. By allowing Medicare to compete with private health insurance, Medicare Part E puts consumers and businesses in the driver's seat on the road to universal health care.

The Choose Medicare Act:

Increases Access, Competition, and Choice

- Opens Medicare to employers of all sizes and allows them to purchase high quality, affordable health care for their employees without requiring replacement of employment-based health insurance.
- Addresses the discrepancy between consumer protections in the individual and group markets by extending the ACA's rating requirements to all markets, to end discrimination based on pre-existing conditions once and for all.

Provides Comprehensive Coverage

- Includes the ACA's 10 essential health benefits and all items and services covered by Medicare.
- Provides high-quality, gold-level coverage and cost-sharing.
- Ensures coverage for all reproductive services including abortion.

Improves Affordability

- Establishes an out-of-pocket maximum in traditional Medicare.
- Increases the generosity of premium tax credits and extends eligibility to all earners.
- Directs Medicare to negotiate fair prices for prescription drugs by incorporating the drug price negotiation section of the Inflation Reduction Act.
- Drives down private insurance premiums through competition from Medicare by allowing the HHS Secretary to block excessive private insurance rates.
- Extends traditional Medicare protections on balance billing or surprise bills to Part E plans.

