

## A Comparison of Democratic Health Reform Plans

	<b>Medicare for All</b>	<b>Medicare Advantage for All</b>	<b>Public Option (Medicare Expansion)</b>
<b>What is it?</b>	Public agency pays for health care, direct to doctors / hospitals	Public agency pays for health care, often via for-profit private insurers	Mix of public and private payers, like today.
<b>Who supports? (When clear; many waffle)</b>	Sanders, Warren, De Blasio, Yang	Harris	Biden, Bennett, Delaney
<b>Coverage</b>			
Insurance level	<b>100%</b>	100%	95-100%
Comprehensive, standard benefit package	<b>Yes</b>	Uncertain	No
Free choice of doctor	<b>Yes</b>	No	No
Cost-sharing (deductibles, copays)	<b>No</b>	Yes	Yes
Stay with one plan over time	<b>Yes</b>	Maybe	No
<b>Financials</b>			
Huge administrative savings	<b>Yes</b>	No	No
Reductions in drug prices	<b>Broad</b>	Limited	Very limited
Overall costs	<b>Down</b>	Up	Up
Cost growth	<b>Orderly via global budgets</b>	Uncertain	Out of control
Financed via taxes	<b>Yes</b>	Partly	Partly
Net costs to households	<b>Down for poor and sick, up for wealthy</b>	Same or up	Same or up