



# CHOOSE MEDICARE ACT

*Americans want and deserve affordable, patient friendly health care that they can count on. That may seem far off to anyone who has experienced the current health care system, but millions of Americans already have health insurance they love – Medicare. It's time to give everyone else the opportunity to choose Medicare too.*

## **Making Medicare Available to Everyone**

This bill would create a new Medicare plan that would be available to individuals of all ages in every part of the country. The new Medicare plan (Part E) would be offered on all State and Federal Exchanges, and people could use the existing ACA subsidies to help pay for it. Additionally, employers could choose to select Medicare Part E rather than private insurance to cover their employees.

The Medicare Part E plan would leverage the existing network and low administrative costs of the Medicare program, while achieving additional savings by allowing Medicare to negotiate drug prices. Medicare Part E 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.
- Gives employees the option to choose Medicare Part E over their employer coverage.
- Addresses the discrepancy between consumer protections in the individual and group markets by extending the Affordable Care Act's rating requirements to all markets, to end discrimination based on pre-existing conditions once and for all.

### ***Provides Comprehensive Coverage***

- Covers essential health benefits and all items and services covered by Medicare.
- Provides gold-level coverage.
- Ensures coverage for all reproductive services.

### ***Improves affordability***

- Establishes an out-of-pocket maximum in traditional Medicare.
- Increases the generosity of premium tax credits and extends eligibility to middle-income earners.
- Allows Medicare to negotiate fair prices for prescription drugs.
- Drives down private insurance premiums with competition from Medicare.