

HEALTH CARE FOR AMERICA COVERAGE

Lewin Cost Analysis – Fact Sheet

Economic Policy Institute



How Health Care for America affects ...

INSURED

- May continue current health coverage, or be enrolled in Health Care for America if their employer chooses that option (102 million Americans would stay in their current plans, out of the 154 million now covered by employer-provided plans).
- Will have coverage at least as good as Health Care for America, which caps out-of-pocket spending and offers generous benefits that include services covered under Medicare, as well as mental, maternal and child health services, and a prescription drug plan that negotiates for lower prices.
- May still negotiate for additional benefits from their employer.
- Are guaranteed coverage if they lose or change jobs, or start their own business.
- If they stay in their current coverage will share in the \$10 billion in savings that employers receive.

UNDER-INSURED

- Will see their health care plans improved, with dramatically reduced out-of-pocket costs, whether covered by Health Care for America or their employer.
- Will be covered for preventive care, diagnostic tests and prescription drugs, protecting them and their families from disease that might otherwise go untreated.

UNINSURED

- Will be covered with generous benefits that include mental, maternal and child health services, and a prescription drug plan, and will not be forced to pay more for pre-existing conditions nor be excluded from coverage for any reason.
- Will not be charged for premiums if they work and have household income below 200 percent of the poverty level (roughly \$32,000 for a three-person household). Partial subsidies will continue up to 300 percent of the poverty level. Those out of or between jobs will receive subsidies up to 400 percent of the poverty level.
- Will automatically be enrolled – at their place of work, through public programs, or when they seek care – with a guarantee of coverage from birth until they go on Medicare.