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Why Medicare for All is Better than a Public Option or Medicare Buy-In

Our broken health care system continues to fail Americans at every turn. [Recent polls](#) show that record levels of everyday Americans are dissatisfied with our broken health care system and that they are ready for Medicare for All. However, too many politicians and skeptical wonks are scrounging around for alternatives when what our system needs is Medicare for All. Stepping back from the fight for Medicare for All to push a lesser alternative threatens the progress we've made toward a health care system that would finally put people's needs ahead of corporate profit.

Trump and his cronies in Congress are making our health care system worse every day and Americans are feeling the pinch. However, prospects for reform can be confusing with competing claims about which reforms would improve health care without increasing costs for working families or exploding the country's already much too high health care spending.

The reality is that Medicare for All is the only solution that guarantees care for everyone in the U.S., brings down costs for working families, and generates savings for the country as whole. Lesser policies, including a public option or Medicare buy-in, are inferior to Medicare for All when it comes to policy, politics, and grassroots power.

A Public Option or Medicare Buy-In Leaves Too Many Americans at the Whims of Greedy Insurers and Millions Would Remain Uninsured

The relentless drive for profit is ruining our health care system. The biggest difference between Medicare for All and lesser reforms, like a public option or Medicare buy-in, is that Medicare for All takes on corporate greed directly. Medicare for All would mean everyone is covered throughout their lives and able to access needed care without financial barriers. Middlemen across the health care system would no longer be able to take advantage of the American people.

While Medicare for All would guarantee everyone has comprehensive coverage, a public option or Medicare buy-in may remain unaffordable for the [85 million Americans](#) who are uninsured or underinsured. Uninsured Americans likely have unmet health care needs and risk facing medical debt or bankruptcy if they get sick or have a major accident. Underinsured Americans can't afford to use their often for-profit health insurance because of high out-of-pocket costs.

While some Americans may enroll into a public option or Medicare buy-in program if they were implemented, it would likely mean that the more than 100 million Americans would remain at the mercy of private insurance corporations. This would include people who get their coverage

through their employers. As a result, they would continue to be subject to rising out-of-pocket costs and premiums, as well as narrowing networks and the constant fear of disruption when their employer changes plans or they lose or change jobs. And employers could potentially game a public option or Medicare buy-in program by dumping sick employees into the program and only covering healthy ones through their employer-sponsored insurance, harming the Medicare program in the long run by driving up costs for enrollees.

Insurers Would Take Advantage of Any Public Option or Medicare Buy-In, Just Like They Do With Medicare Advantage

Public option or Medicare buy-in plans could further entrench the power of for-profit insurers. Insurance works by including sick and healthy people in the same pool to spread the costs over everyone. If the for-profit insurers can cherry-pick healthier Americans through providing seemingly more favorable plans and then drop Americans who need more care into a public option, then the public option would become overly burdened and economically unsustainable. Sicker people in the public option would mean rising costs of care and higher premiums, threatening the solvency of a public option or Medicare buy-in. Such a death spiral may make it impossible for Americans to afford even a public option and it may destabilize the broader Medicare program, similar to how [Medicare Advantage insurers](#) are undermining the long-term health of Traditional Medicare.

We are already seeing that recent state experiences with public options have been underwhelming in terms of enrollment and impact, including in [Nevada](#) and [Connecticut](#). There is no reason to think that a public option on a national scale will perform any better. Further, though structurally flawed by definition, a Medicare buy-in or public option failure would reinforce the fears already being peddled by skeptics that the federal government is not up to the task of guaranteeing health care for everyone in the country.

A Public Option Would Keep Healthcare Spending Rising at Unsustainable Levels

The U.S. is already [spending far more](#) on health care than any other comparably wealthy country and only Medicare for All would help bring our spending in line with other countries. Conversely, a Medicare buy-in or public option would keep health care spending unnecessarily high because such programs wouldn't be able to achieve the economies of scale that Medicare for All would allow. Medicare for All would mean that the federal government could negotiate rates for medical services and prescription drugs on behalf of everyone in the U.S., leading to massive savings compared with our current wasteful system. A public option would only serve a small proportion of Medicare enrollees, limiting its ability to achieve savings. Other countries have proven that an everyone in, no one out system is the way to guarantee coverage while keeping costs significantly lower.

There is No Grassroots Movement for a Public Option, Whereas the Movement for Medicare for All Grows Daily

Medicare for All has created a groundswell of demand for a health care system that serves the American people, not one that serves corporations. Whether it is the growing number of [municipalities passing resolutions](#) in support of Medicare for All, the strong ballot box support for Medicare for All by voters in recent elections, or the massive public pressure that is bringing new cosponsors onto Medicare for All in both the [Senate](#) and the [House](#), the excitement is palpable. There is not even a glimmer of such a movement for a public option. One of the most inspirational voices for health reform in a generation – Ady Barkan, who died in 2023 – put it best when he said that “No one is gonna get arrested for the Public Option Choice Act of 2021” and “People aren’t gonna march or engage in civil disobedience in support of a public option.”

Other Reforms Could Take Us Closer to Medicare for All

While a public option or Medicare buy-in threatens to take us further away from Medicare for All by further entrenching the power of insurers and other middlemen in our health care system, there are some reforms that would move us closer to Medicare for All, improve Traditional Medicare, and rein in corporate abuses. Adding dental, vision, hearing, and a low out-of-pocket cap on expenses would begin to eat into the private Medicare plans that will bilk taxpayers for around \$1 trillion over the next decade. Lowering the Medicare age and adding coverage for children or young adults could broaden the risk pool and move us closer to the universal vision of Medicare for All. Traditional Medicare could also be expanded to cover long-term care, whether provided through a nursing home or home and community-based services. Reforms to the way Medicare Advantage plans are paid could save nearly \$100 billion a year and that money could be reinvested in Traditional Medicare as an important down payment on any of these priorities. The reality is that we need to move towards Medicare for All as quickly as possible and any combination of these reforms would serve as an important step towards Medicare for All while providing relief for tens of millions of everyday Americans.

Medicare for All Must Remain the North Star for Health Reform

The U.S. health care system continues to poorly serve the country while lining the pockets of greedy corporations. The time has come for Medicare for All, a single-payer health care system that would finally guarantee everyone in the U.S. can get the care they need throughout their lives without worrying about facing financial ruin. There are concrete steps that Congress can take to move towards Medicare for All, including improving and expanding Traditional Medicare. However, there are also steps, like a public option or Medicare buy-in, that would hinder progress towards Medicare for All by further entrenching the same corporations that take advantage of our current fragmented system. Some skeptics or moderate lawmakers are trying to sell a public option as a “reasonable” alternative or path to Medicare for All, but such policies don’t come close to matching Medicare for All or more robust reforms towards it. Whether it is savings for families, savings for the country, or ensuring that everyone in the country finally has guaranteed access to medically necessary care, only Medicare for All would create the health care system we need.