



Exploring The Effects Of The Public Option On America's Health Care System

The [Partnership for America's Health Care Future](#) and FTI Consulting examined the impact the public option would have on American health care coverage with the release of a study, "[Assessing the Impact of a Public Option on Market Stability and Consumer Choice.](#)"

The study found the public option would force up to two million Americans off their existing health care coverage over a 10-year period and leave close to eight million without a private coverage option through the health insurance marketplace over the same time span.

Some of the study's other findings include:

- Introducing the public option would create a **"two-tier" health system** where employer-based insurance provides access to a different set of hospitals or services than those available to enrollees in public insurance.
- The government would be expected to set premiums for the public option approximately **25 percent below market value for comparable private insurance plans**, squeezing out private competition and diminishing consumer choice. The significant discrepancy in premiums would cause the eventual elimination of all private plans in the individual market.
- By 2028, **20 percent of state marketplaces would not offer a single private insurance option** as a result of the introduction of the public option.
- In the first year following introduction of the public option, **over 130,000 Americans enrolled through the health insurance marketplace would be forced off their existing health plan** as private insurers exit the marketplaces.

Although some have tried to frame the public option as a moderate proposal, whether it's called Medicare for All, Medicare buy-in, or the public option, one-size-fits-all government-run health insurance systems will force Americans to pay more to wait longer for worse care. A copy of the full report can be found [here](#) and a link to all of the Partnership's resources can be found [here](#).

