

	The Medicare Crisis Program (Jayapal - Kennedy)	Health Care Emergency Guarantee Act (Sanders - Jayapal)	Worker Health Coverage Protection Act (Scott - Dingell)
Coverage model	Enrolls the uninsured eligible for unemployment insurance in Medicare Parts A&B (doctor and hospital coverage). Expands state Medicaid programs.	Medicare pays for all medically necessary care and drugs for uninsured; covers cost-sharing for the insured.	Subsidizes 100% of COBRA premiums for laid-off workers with employer health plans.
Cost-sharing	No premiums; no cost sharing for COVID testing/ treatment. Enrollees pay deductibles & coinsurance up to 5% of income for non-COVID care, may buy Part D drug coverage and Medigap plans to cover non-COVID costs.	No cost sharing for the uninsured. For those with insurance, Medicare to cover out-of-pocket costs for the duration of pandemic.	Preserves private workplace plans, including their limited provider networks, and requires copays and deductibles, which for family coverage can be more than \$4,000 .
Eligibility & enrollment	Any resident of the U.S. who is uninsured and eligible for unemployment, along with members of their household.	Any resident of the U.S. When patients receive care, providers bill Medicare directly for full cost of treating the uninsured, or cost-sharing portion for those with insurance.	Eligible to laid-off or furloughed workers with employer-sponsored plans. Excludes businesses with fewer than 20 workers; no coverage for the millions of previously uninsured.
Duration	Begins at enrollee's initial unemployment claim, ends when unemployment rate is within 2% of 2019 levels.	Effective immediately, lasting until an FDA-approved COVID-19 vaccine is widely available.	From March 1 until 6 months after the end of pandemic. Provides up to 15 months of premium subsidies per worker.
Other provisions	Funds purchase and distribution of medical & personal protective equipment; increases federal matching rate for Medicaid and increases income threshold to 300% of poverty level during crisis; prohibits cost-sharing within Medicaid and CHIP for COVID-19 vaccine and treatment; requires insurers to cover COVID-19 test/ treatment.	Bans surprise billing and collection of medical debt; allows Medicare to purchase pharmaceuticals at VA prices; prohibits private insurers from increasing copays and deductibles or decreasing coverage for the duration of crisis.	None.

