

# Commercial insurance vs. Medicare for All Act of 2021

The health insurance industry (and their friends in Congress) say that commercial insurance products — including ACA marketplace, workplace, and privatized “Medicare Advantage” plans — are the best way to cover uninsured Americans. But how do those plans compare to Medicare for All?

	Commercial insurance	Medicare for All Act
<b>Does it provide secure coverage for everybody in the U.S.?</b>	<b>NO.</b> Coverage depends on your job, marriage, or income, and can be lost at any time. More than 30 million Americans are uninsured, and 40 million have high-deductible plans they can't afford to use.	<b>YES.</b> It covers everybody in the nation, regardless of age, employment, income, or immigration status. Coverage is guaranteed for life.
<b>Does it cover health services for all parts of the body?</b>	<b>NO.</b> Most plans do not adequately cover the full range of needed health services, forcing families to either skip care or pay for it on their own.	<b>YES.</b> It covers all medically necessary services, including hospital and doctor visits; dental, vision, hearing, mental health, and reproductive care; long-term care; ambulatory services; and prescription drugs.
<b>Does it include free choice of doctor and hospital?</b>	<b>NO.</b> Patients cannot see doctors or hospitals outside of the insurers' “network.”	<b>YES.</b> Patients are free to choose practically any hospital or provider in the nation.
<b>Does it reduce health costs for most families?</b>	<b>NO.</b> Insurers pass on costs via premiums, copays, and deductibles that discourage patients from seeking care.	<b>YES.</b> Care is provided free at the point of service; families will never see a medical bill again.
<b>Does it reduce national health spending?</b>	<b>NO.</b> Insurers have no incentive to reduce health spending since they pass increased costs onto patients, employers, and taxpayers.	<b>YES.</b> By eliminating insurance profiteering, reducing providers' administrative costs, and negotiating drug prices, it will save at least \$700 billion a year.
<b>Does it improve health equity?</b>	<b>NO.</b> People of color are less likely to be insured; copays and deductibles create financial barriers to care, exacerbating disparities.	<b>YES.</b> It eliminates all financial barriers to care and invests in health services and facilities for underserved urban and rural communities.