

Press Release



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New Analysis Shows Potential Impact of Single-Payer Health Care Proposals on Employer-Sponsored Care

Washington, D.C. – As support for a single-payer health care system grows among Democrats, it is important to look at the implications single-payer would have on those who are covered by employer-sponsored health care – 177 million Americans, or the majority of the insured population. “[A Move to Single-Payer Health Care? Implications for Employer-Sponsored Care](#)” analyzes four proposals at the state and federal level to give a sense of what single-payer might look like in the United States:

- Public Option in the Affordable Care Act (2009-2010)
- Vermont’s Green Mountain Care (2014)
- ColoradoCare (2016)
- Healthy California (2017)

A true single-payer health care system would mean the discontinuation of employer-sponsored health insurance. Vermont Senator Bernie Sanders’ new single-payer proposal proceeds along these lines, making it unlawful for employers to duplicate the offerings of the new single-payer system once that system is fully phased in. However, a truly single-payer framework is not the only approach policymakers could take.

Dr. Tevi Troy, author of the paper and CEO of the American Health Policy Institute, says, “The federal government would be taking on the responsibility of providing health care to all Americans, a change so drastic with consequences ultimately so uncertain that it seems unlikely to win a majority of votes in Congress, especially considering how politically unfeasible it has proven on a much smaller scale even in very liberal states like Vermont.”

Since a single-payer system has yet to be implemented even on a state scale in the U.S., it is ultimately unclear as to what it would mean for employer-sponsored health insurance. Dr. Troy says, “There are many ways in which it could place an excessive and damaging financial burden upon employers. On the positive side from the employer perspective, a single-payer system has the potential to relieve employers of the administrative responsibility of providing health care while also saving them money.”

At the same time, many employers are committed to the employer-based system, as are the majority of Americans who get their health coverage via employers. As with so many other aspects of complex health care policy, the true impact will depend on the details of the proposal.

To view the paper, please visit the following link: <http://bit.ly/2h4XdUU>

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American Health Policy Institute is a non-partisan non-profit think tank started by the HR Policy Foundation that examines the practical implications of health policy changes through the lens of the American large employer. The Institute looks at the challenges employers face in providing health care to their employees and recommends policy solutions to promote the provision of affordable, high-quality, employer-based health care. The Institute serves to provide thought leadership grounded in the practical experience of America's largest employers. The Institute's mission is to develop impactful strategies to ensure that those purchasing health care are able to not only bend the cost curve, but actually break it by keeping health care cost inflation in line with general inflation. To learn more, visit www.americanhealthpolicy.org.