



## The Choice of a Public Health Insurance Plan: It's about Choice + Competition

The choice of a public health insurance plan is an important part of comprehensive health care reform. It is needed to bring down costs, make coverage affordable, force private health insurance companies to compete, and guarantee that quality, affordable coverage will be there for people no matter what happens.

1. **VOTERS WANT IT:** [Voters want](#) the choice of a public health insurance plan. Nearly three out of four voters prefer having a choice of public or private health insurance over either an all-private or an all public system.
2. **CHOICE & COMPETITION:** The choice of a public health insurance plan will provide more affordable options for American families and much needed competition within the insurance industry.
3. **GUARANTEED BACKUP:** The Public Health Insurance Plan will serve as a guaranteed backup that will ensure that all Americans health care no matter what happens. It will provide millions of hard-working families much needed peace of mind.
4. **ON THE SIDE OF FARMERS, SMALL BUSINESS and SOLE PROPRIETORS:** Small businesses, farmers, sole proprietors and others are struggling to purchase health insurance on the individual market due to sky-high costs. These hard working Americans are denied access to the lower rates that are negotiated by big businesses and/or government. By leveling the playing field and making sure everyone has an affordable option that provides real coverage -- the public health insurance plan -- all Americans get the advantages of a competitive marketplace, not just a few big players. With the choice of a public health insurance plan Main Street can get back to the job at hand - being the engine of our economy.
5. **PROOF-OF-CONCEPT:** As the New America Foundation points out, as proof-of concept there are [30 states that have public insurance plans \(like employee health plans\) that compete fairly with private plans](#). There are simple, fair and well-tested rules that work to ensure a level playing field.
6. **THE 75-YEAR-OLD SMOKESCREEN:** The slippery slope "Socialized Medicine" or "Trojan Horse" argument is nothing more than a smokescreen. Regardless of the topic, those who are against health care reform have been using this exact [same argument for 75 years](#). Since when is putting Americans in the driver's seat by giving them more choices and creating a competitive market place socialism? The private health insurance companies will do just fine...they're just going to have to face a bit of competition to keep them honest.

**7. WHY IS THERE A NEED FOR INCREASED COMPETITION?**

- a. Our health care system does not innovate and improve its outcomes like it could or should.
- b. We need to incentivize innovation and hold the private health insurance companies accountable and honest.
- c. Many communities have only one or two insurers - and many rural areas have only one. Health care in those communities typically costs more and patients have less choice.
- d. Farmers and small businesses need an affordable choice for themselves and their families.