# SINGLE PAYER DETOURS

THE DETOUR

## *"The Public Option."*

WHY THIS IS A DETOUR

**The public option leaves private insurance companies in charge of our healthcare.** It would add a Medicare-like plan that people could buy instead of a private plan from their job or the government Marketplace. But private insurance, with all its waste and profits, stays in place. That lets candidates promise healthcare for everyone without taking on the insurance industry, and keep taking its campaign donations.

## WHY THE PUBLIC OPTION WILL NOT GET US THERE

*Supporters say people would choose the cheaper public plan, and private plans would slowly fade away.*

1. **It is never a fair fight.** Giant insurance companies always find ways to pad their profits. There could never be enough regulators to stop them.
2. **They keep the healthy and push out the sick.** Insurers find ways to sign up healthier people and drive away people who need more care.
3. **They game the system.** They make patients look sicker on paper to get paid more, limit which doctors you can see, require prior authorization, and deny or delay payment for care.
4. **The public plan gets the sickest patients.** Its costs climb until it fails, while insurers pocket the money from healthier patients.
5. **No real savings.** With insurers still in the picture, we can't cut paperwork or control costs enough to cover everyone.

## WE HAVE ALREADY RUN THIS EXPERIMENT

- ✓ **A public plan next to private plans.** Seniors can choose traditional Medicare (a public plan) or Medicare Advantage (plans run by private insurance companies).
- ✓ **Lower costs did not win.** Medicare spends about 2% on running costs. Private plans spend 15% to 20%. Yet seniors did not flock to the plan that cost the government less to administer.
- ✓ **Private plans took over.** Medicare Advantage now covers more than half of seniors, not because it is better, but because it is great at making profits at patients' expense.
- ✓ **The lesson.** A public plan does not push insurance companies out. They use it as a place to dump their most expensive patients.

*Learn more: Anita Kestin, "Fool's Gold: The Mirage of the Public Option," Common Dreams, November 2, 2026.*

THE BOTTOM LINE

The public option keeps insurance companies in charge. They keep the healthy patients and leave the public plan with the sickest until it fails. It is a dead end. National Improved Medicare for All (H.R. 3069) is the fix that works and lasts.

CONTACT US

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Questions, comments, or ready to get involved: email us.