Biden and Buttigieg say you can keep your health-care plan. They're lying – just like Obama.

Marc A. Thiessen -12/3/19

In 2009, President Barack Obama promised that under Obamacare, "If you like your health-care plan, you'll be able to keep your health-care plan, period. No one will take it away, no matter what." Millions of Americans believed him, and millions of Americans lost their health-care plans. Obama's promise was a lie and his administration knew it. As Obamacare architect Jonathan Gruber later explained, "the stupidity of the American voter ... was really, really critical for the thing to pass."

Well, apparently some Democrats still think you are stupid. Because a decade later, they are at it again.

In the Democratic presidential primary, there is a major fight raging over health care among the four leading contenders. On one side are Sens. Bernie Sanders (I-Vt.) and Elizabeth Warren (D-Mass.) who support a single-payer Medicare-for-all plan. Unlike Obama, Sanders is refreshingly honest, admitting to voters that under his proposal they can't keep their health plans; Medicare-for-all will abolish most private insurance and replace it with mandatory government health care. Americans appreciate his candor, but they don't like his plan: A Quinnipiac poll shows that support for Medicare-for-all has plummeted from 51 percent in 2017 to just 36 percent today.

Sensing vulnerability, former vice president Joe Biden and South Bend, Ind., Mayor Pete Buttigieg have gone on the offensive. Their line of attack? Sanders and Warren are infringing on people's freedom to choose.

Biden and Buttigieg are pushing instead for a public option — what Buttigieg calls "Medicare for All Who Want It." They promise that we can have it both ways: The government can offer people the option of signing up for Medicare-like government coverage, but also protect the 160 million Americans — many of them union workers — who like their employer-provided insurance.

In other words: If you like your health-care plan, you'll be able to keep your health-care plan.

Biden's case for the public option uses almost the very same words that Obama used when he lied to the American people a decade earlier: "If you like your employer-based plan, you can keep it. If in fact you have private insurance, you can keep it," he says. In a new ad, Buttigieg also channels his inner Obama, declaring "If you prefer a public plan like Medicare, like I think most Americans will, you can choose it. But if you prefer to keep your private insurance, you can."

Just like Obama's false promise 10 years ago, the Biden-Buttigieg promise that you can keep your plan is a lie. As Seema Verma, head of the Centers for Medicare and Medicaid Services, has explained, "the public option is a Trojan horse with single-payer hiding inside." Verma points out that private insurance pays hospitals 75 percent more than Medicare for the same

services. In 2017, for example, Medicare underpaid hospitals by \$54 billion. They make up the lost revenue by charging private insurers more — which means private plans are essentially subsidizing Medicare for seniors.

But if tens of millions of Americans under 65 sign up for a public option, the population requiring subsidies will expand dramatically, while the source of private revenue will dry up. To stay afloat, doctors and hospitals will have to charge even higher prices to private insurers, which in turn will force insurers to raise prices and reduce services — making it harder for them to compete with the government for customers. A death spiral for private insurance will ensue. The higher private insurance premiums go, the more people will be pushed into the public option — until eventually the private option all but disappears.

In other words, the end result of Medicare-for-all and "Medicare for All Who Want It" is exactly the same: the elimination of private insurance. It's only a question of whether it is eliminated instantly or dies a slow, painful death. Honest people on the left admit this. The New Republic's Libby Watson recently pointed out that Biden and Buttigieg are pushing "the big lie that by creating a public option, we can maintain private insurance" and asked "if the goal is to slowly smother private insurance, why promise that people can keep their plans that they like — plans that you intend to ultimately kill?" Good question. The answer is: Because if they are honest, the American people will reject their plan.

So, when you hear Democrats promising you can keep your health-care plan, they are lying — just like Obama was 10 years ago. As the saying goes, fool me once, shame on you; fool me twice, shame on me. If you buy the same lie a second time, you have no one to blame but yourself.

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