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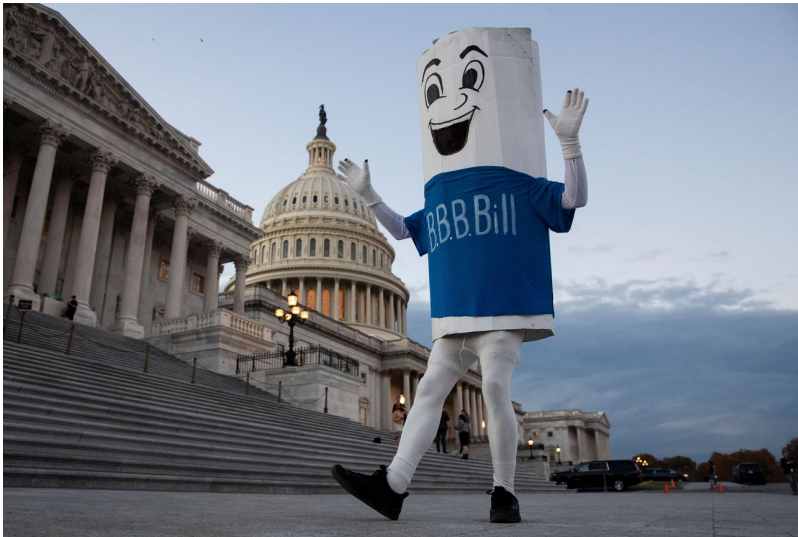
# *On Health Policy, Donald Trump Beats Joe Biden Hands Down*

Operation Warp Speed achieved a breakthrough at low cost. Build Back Better would spend huge sums to encourage failure.

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By Joel White

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Bob Hayes of the National Domestic Workers Alliance walks around in costume as the 'Build Back Better' Bill in Washington in December.

PHOTO: MICHAEL REYNOLDS/SHUTTERSTOCK

Those who want to know the difference between the Democratic and Republican philosophies of governing need only compare Joe Biden's Build Back Better health agenda with Donald Trump's Operation Warp Speed.

Warp Speed was focused on solving a major health problem quickly and efficiently. It had specific, ambitious goals and deadlines to produce life-saving vaccines and medical supplies. In less than a year, it spent only \$18 billion to achieve the greatest health breakthrough in a generation, saving millions of lives around the globe.

Contrast that with the Build Back Better plan to spend hundreds of billions permanently expanding troubled government health programs. Mr. Biden's health agenda is to enlarge

government's footprint in health care, not improve coverage or reduce costs for average Americans.

Build Back Better would flood Medicaid and ObamaCare with millions of new patients, even though neither program can meet the needs of its current enrollees. Meanwhile, the plan would do nothing for the 180 million working Americans with job-based coverage—not even those in small businesses still recovering from Covid-19.



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Medicaid expansion is the centerpiece of Mr. Biden's plan, but the program is already overextended and ill-equipped for growth. Initially conceived as a small program for poor single mothers, it now covers a quarter of the population, thanks largely to ObamaCare. It's a bureaucrat-run program that takes an unimaginative approach to cost containment: restrict consumer choice and underpay medical providers and suppliers. This shifts costs to other Americans and is increasingly ineffective in Medicaid itself.

Since Medicaid pays doctors half the rates paid by private insurance, many decline to take Medicaid patients, creating a shortage of clinicians. This drives many Medicaid enrollees to act as if they were uninsured: seeking routine care in expensive emergency rooms. Underpaying clinicians ends up costing Medicaid more because hospitals charge 12 times as much for ER visits than outpatient doctors charge for the same services. This problem

is so acute that most new Medicaid expansion dollars are spent reimbursing hospitals for these often-unnecessary emergency visits.

ObamaCare is equally flawed, offering one-size-fits-all policies that cost a middle-class family of four \$25,000 in premiums and deductibles before coverage even kicks in. Only 4% of Americans have joined the program. Build Back Better proposes to reinvigorate ObamaCare by pouring billions into exchange plans—the standardized benefit packages mandated by the law—so they can reduce premiums to the levels of those in employer plans.

The goal is to encourage healthier low-income employees to drop job-based coverage and join ObamaCare instead (so much for helping the uninsured). The Congressional Budget Office estimates Build Back Better would draw 1.6 million insured workers into exchange plans, many of which have much higher deductibles than employer plans. That, in turn, likely would push up insurance costs for those who remain with their job-based coverage. How such a policy would help taxpayers is unclear.

Mr. Biden's plan also would punish one of America's most affordable and popular programs, the Medicare Part D drug benefit. Part D plans have kept premiums flat and generated savings of up to 90% for consumers by having private-sector experts negotiate discounts with drug companies. The Biden plan would replace them with government bureaucrats who have little or no experience in the prescription-drug marketplace.

As in Medicaid, this means they likely will resort to price setting and limiting choice to reduce costs. Even if this worked, Part D seniors wouldn't see any savings. The program already limits their exposure to out-of-pocket costs.

For those unclear on the plan's consequences, here are a few questions:

Why doesn't Build Back Better help the 180 million people with job-based coverage, especially those in small businesses? Why does it help only people who join government programs?

Why does Build Back Better offer discounts to high-income people who join ObamaCare—but nothing to help low-income workers keep their job-based plans?

Why does Build Back Better encourage workers with insurance to switch to ObamaCare? Shouldn't ObamaCare discounts be limited to those without coverage?

Operation Warp Speed and Build Back Better reveal two approaches to governing. The former was designed to solve a specific problem as quickly as possible. The latter is designed to expand government programs permanently, whether they work or not.

*Mr. White is president of Horizon Government Affairs. He was a Capitol Hill staff member for 12 years, including as staff director of the House Ways and Means Health Subcommittee.*

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