



Written by [Michael Tennant](#) on July 15, 2019

## Biden's Healthcare Plan: More ObamaCare, Not "Medicare for All"

While his rivals for the Democratic Party's presidential nomination are calling for replacing ObamaCare with "Medicare for All," former Vice President Joe Biden wants to build on the Affordable Care Act (ACA), including creating a "public option."



"We should not be starting from scratch. We should be building from what we have.... And that's why I think, what I'm proposing — and we can do it — is to keep Obamacare, restore the cuts that have been made, and add a public option," Biden [said](#) Friday.

In addition to the public option, [Biden's plan](#), released Monday, calls for, in [CNN](#)'s words, "massive new subsidies" to bring the cost of ObamaCare's exchange plans within reach of low- and middle-income Americans. Biden wants to eliminate the income cap for subsidy eligibility and increase the value of subsidies, first by mandating that no family pay more than 8.5 percent of their income for an exchange plan (down from 9.86 percent) and then by calculating the subsidy on the basis of the most expensive exchange plan (instead of the middle-tier plan).

On top of that, Biden wants to fully subsidize the public option for low-income families. Families earning less than 138 percent of the federal poverty level would be automatically enrolled, as would the roughly five million Americans who are eligible for ObamaCare's Medicaid expansion but cannot participate because their states opted out of it. States that participated in the expansion could switch their enrollees from Medicaid to the public option, but they would still have to pay their share of the costs. ([Axios](#) suggests this could be controversial because "non-expansion states would get a better deal than those that participated in the expansion — arguably, rewarding their resistance to the ACA.")

Biden also wants to tackle various other problems in the healthcare system, such as "market concentration" and high prescription-drug prices. Rather than repeal the government interventions that have led to these problems — ObamaCare, for instance, has caused both [increased market concentration](#) and [higher drug prices](#) — Biden seeks to litigate and regulate them away.

Running in a year in which his party is lurching ever leftward, Biden says he wants to make healthcare "a right for all" — at others' expense — because "racism, sexism, homophobia, transphobia, and other forms of discrimination permeate our health care system just as in every other part of society."

While he throws a couple of sops to the latest grievance groups, it's clear that Biden's primary concern is ensuring a future of unlimited, taxpayer-funded abortion. Having [changed positions on a dime](#), Biden now wishes to undo the Hyde Amendment as well as the Mexico City Policy, provisions that prohibit taxpayer funding of abortion at home and abroad, respectively. His public option would cover both contraception and abortion. He hopes to write *Roe v. Wade* into law — which, done properly, would require a constitutional amendment — and promises to sic the Justice Department on states that dare to



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defy the abortion-on-demand regime. He also pledges to reverse Trump administration policies that may restrict abortion providers from receiving certain federal funds.

Biden's campaign estimates his plan will cost \$750 billion over 10 years — cash he hopes to raise by hiking taxes on the wealthy.

"I'm surprised that so many Democrats are running on getting rid of" ObamaCare, Biden said. Under his plan, he maintained, "If [Americans] like their employer-based insurance, you get to keep it. The fact of the matter is, all the other proposals make you — you lose it. Period."

But, as multiple studies, including [one co-authored by ObamaCare architect Jonathan Gruber](#), have shown, public health-insurance schemes tend to crowd out private ones. How long would it take employers who aren't subject to the employer mandate to dump their employees on the public option? How many others would make their in-house insurance as unattractive as allowed under ObamaCare to encourage their employees to switch to the public option? How many private insurers might be driven out of business by competition from the public option?

Biden is presenting his plan as the moderate alternative to his rivals' single-payer plans. In practice, however, it is likely to achieve the same objective, albeit more slowly. After all, wasn't that the [aim of ObamaCare](#) in the first place?

*Photo of Joe Biden: AP Images*



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