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Ben Carson's Medicare muddle

Under attack from his rivals, the former neurosurgeon backed away from his original Medicare plan. The details of a promised new plan are a little hazy.

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Ben Carson's Medicare problem isn't going away.

The former neurosurgeon announced last week that he had shelved his plan to end the popular government health care program for seniors. But the few components of a new plan he's revealed have only added to the confusion about what, exactly, he intends to accomplish -- and his opponents are beginning to pounce.

Donald Trump, who has fallen behind Carson in Iowa and in some national polls, on Tuesday predicted Carson's demise as a presidential candidate in part because of his health policy platform.

"I mean, Ben wants to get rid of Medicare. You can't get rid of Medicare. It would be a horrible thing to get rid of. It actually works," Trump said at a press conference. "You get rid of the fraud, waste and abuse, it works. ... I don't know how he stays there."

Trump echoed similar comments by John Kasich last week in which the Ohio governor referred to Carson's plans as "crazy" and said during a GOP debate on CNBC that they were designed to "scare seniors."

Scrutiny of Carson's health care platform -- which originally centered around the idea of replacing Medicare and Medicaid with a system of government-subsidized savings accounts -- has only intensified since then.

"I don't think his health care policy is serious," said Tom Scully, who ran Medicare for George W. Bush from 2001 to 2003. "In the primaries you can get away with coming up with standard rhetoric. If he remains a serious candidate past Christmastime, he's going to have to have some serious health care plan."

Carson, who's been off the campaign trail and in the midst of a book tour, now denies having

designs on ending Medicare -- though he once called his alternative a "no-brainer" -- suggesting that his new but as-yet-undisclosed plan would keep the program as an option. He says that his new proposal will simply be an alternative to Medicare, and he says it will be so attractive that seniors will happily forfeit their Medicare benefits for his new proposal.

"I think they will see that the alternative that we're going to outline is so much better than anything else that they will flock to it," he said on Fox News Sunday last week with host Chris Wallace.

But Carson -- who will come of Medicare age just six weeks before Election Day next year -- has struggled to define exactly what he'd like to see in its stead. Asked about his Medicare platform on two Sunday news shows last week, he left the hosts scratching their heads. He's told reporters to expect a fuller policy rollout in the coming weeks, but his campaign has refused to offer a specific timeline.

Carson, who has surged to the front of the GOP field in recent polls, has also been defensive about his earlier support for ending Medicare.

"The liberal media -- and now one of my competitors -- is claiming I want to 'abolish' Medicare. That is plain laughable," Carson wrote to supporters, referring to the claim as "slander." He also told Wallace that it's a "narrative that somebody's putting out there to scare people."

The Carson campaign declined repeated requests for comment about his health policies. But recent interviews conducted with Wallace and Chuck Todd on NBC's "Meet the Press" last week clarify certain elements of his new plan.

Carson's new plan still features birth-to-death savings accounts, but it would do away with a \$2,000 per year government contribution that had been a feature of his earlier health plan stump speeches and interviews. He says he's talked to economists in recent months and decided to scrap the subsidy.

"That's gone. That is off the table. We're not having the government do that. I don't want a big government program," he told Wallace. "if you're a regular person [you] have a job. And they're already giving you some health benefits. So, instead of that money going into the inefficient system that it goes in now, it gets divided and divvied up into your family's health savings account over which you now have control and to which you can contribute anything you want."

As in his original plan, individuals could contribute above their employer contributions, he noted, and family members would be able to transfer funds among themselves, which Carson says would make each family like its own insurance company.

But later in the interview, when Wallace asked Carson how an elderly, retired person would fund his or her health care, Carson again suggested Medicare dollars would be repurposed as subsidies for savings accounts.

"The same dollars that would be going to you through Medicare would go into your health savings account. You continue to use it just like you have been using," he said. However, unlike his earlier plan, an elderly person would still have the right to opt into Medicare.

On "Meet the Press," Carson said he'd fund savings accounts with "traditional dollars" that Americans spend on health care -- the same term he's used to describe his earlier plan to fund government subsidies by ending Medicare and Medicaid. He also noted that Americans could purchase catastrophic insurance for when serious problems arise, though it's unclear how his plan covers people with long-term chronic conditions.

Under his new plan, the government would subsidize savings accounts for indigent Americans who receive Medicaid today. He says the program spends \$5,000 per person an amount he said could buy them "concierge" health coverage -- though such coverage is extremely rare and doctors are often very selective about accepting patients.

"The money from Medicaid, it's going to take care of those health savings accounts, yes," he told Todd. Government figures actually put per-person Medicaid spending closer to \$7,000, but the vast majority of it supports elderly and disabled enrollees, reflecting a widespread disparity in the cost of care.

During last week's CNBC debate, Carson said his plan would offer seniors the option of "opting out" of Medicare and instead deliver them \$12,500 a year, an average that doesn't take into account the wildly variant health conditions of America's seniors.

"I can tell you there are a lot of private-sector things that you could do with \$12,500, which will get you a lot more than you get from this government program," he said. "It was never intended that the government should be in every aspect of our lives."

Carson's defenders argue that the neurosurgeon has only offered broad "concepts" of his plans -- and they shouldn't be treated as detailed health policies.

"This is a sensationalist tempest in a semantic teapot," said Michael Cannon of the libertarian-leaning Cato Institute. "Carson says he wants to improve upon the guarantee Medicare offers seniors by changing how the government delivers on that guarantee. If that's all it takes, then Barack Obama and Hillary Clinton want to abolish Medicare."

Cannon also noted that Republicans crushed Democrats last year in congressional elections, despite frequent Democratic attacks suggesting the GOP would gut Medicare.

"So maybe Medicare is less of a third rail than it used to be," he said.

Bill Pierce, an assistant secretary of health and human services in the George W. Bush administration, said Carson's attempts to walk back his plan to end Medicare have only deepened the questions about his proposals.

"His overall goal is to try to bring simplicity to the table," he said. "But in doing so in this particular case, I think he's done nothing but sow greater confusion."