

# Matt Yglesias

Today at 11:28 am

## No, the HELP Bill Won't Force You to Lose Your Health Insurance



Ted Kennedy and Jeff Bingaman  
(HELP Committee photo)

The hot public opinion research on health reform indicates that one of the best ways to frighten people about health reform legislation is to convince them that it will force them to lose the insurance they already have. That's why Barack Obama always goes out of his way to point out that that's not the case under any of the major legislative proposals under consideration. And that's also why Cato's Michael Tanner is [trying to imply that Obama's lying](#):

During his [speech](#) yesterday to the American Medical Association in **Chicago, President Obama said not once, but twice that if you have health insurance today and like it, you will be able to keep it under his reform.** Shortly afterwards, the congressional budget Office released its [initial scoring](#) of the health care bill drafted by Sen. Edward Kennedy (D-MA) and the Senate Committee on Health Education Labor and Pensions (HELP), **concluding that it would result in roughly 23 million people losing the insurance they currently have.** Oops!

Only the CBO doesn't say that and there's no contradiction here. What the CBO *does* say is that under the HELP proposal several million people who would have had insurance under the business as usual scenario would have different insurance under the HELP scenario. For example, they estimate that there are about 10 million people who under either scenario would be eligible for employer-provided health care but who under the HELP scenario would be able to get cheaper coverage through an insurance exchange and would elect to do so.

But these aren't 10 million people "losing the insurance they currently have" these are 10 million people *getting a better option and choosing it.* And note that the CBO is merely assuming that they would find the new option to be superior. If you preferred to stick with the status quo, nobody would stop you. Obama didn't promise that everyone *would in fact* prefer the insurance they have now to the insurance health reform would make available. What he promised was that if you want to keep the insurance you have now, you'll be able to. Broadly speaking\*, the HELP bill meets that goal.

The bill would, of course, apply to the future. And the CBO is talking about how things will be in 2017 or

2019. And there's really no guarantee that any individual will have the exact same private sector options available to them 10 years in the future. You might change jobs, your company might go out of business, insurance companies might change their offerings, etc. You can't literally ensure that nothing will change, but the legislative goal is to ensure that the legislation doesn't force the currently insured to change and it meets that goal.

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## 12 Responses to “No, the HELP Bill Won't Force You to Lose Your Health Insurance”

### 1. *LaFollette Progressive* Says:

[June 16th, 2009 at 11:45 am](#)

But Matt, this is *exactly the same sort of blatantly dishonest shit* that has been the Cato Institute's stock in trade since before you were born. They assume their conclusions, cherry-pick, distort, and make shit up.

The question is why so many people seem surprised every single time that this happens, and why people all over the political spectrum inexplicably continue to take their reports seriously.

### 2. *Jesus H.* Says:

[June 16th, 2009 at 11:47 am](#)

I guarantee this will work its way through the media until somebody like Nathan or 420dotcom pops up telling us liberals how stupid we are to believe Obama because it has been proven that he's lying. It will become unassailable fact. Such is the way American media works and how 47 million people end up voting for a jackass like McCain.

### 3. *Ryan 2* Says:

[June 16th, 2009 at 11:54 am](#)

As I understand it, the main conservative critique surrounding the public option is that it will be so cheap relative to private insurers that employers *en masse* will dump their health plans and switch, which would amount to people losing their current coverage (which they may or may not be satisfied with).

To me, that's a feature, not a bug. But conservatives are looking out for that small slice of the public — I am thinking upper middle-class — whose employers currently provide more extravagant, more expensive health coverage than the eventual public plan will provide. These people might be dropped and forced to sign on to a new, cheaper plan while receiving the same wages. Is this correct?

### 4. *Cato The Elder* Says:

[June 16th, 2009 at 11:58 am](#)

The proponents of the Massachusetts reforms also promised that those reforms would reduce health