

“TAKING CARE” OF ALMOST-SENIORS

Brian Beutler reports Joe Lieberman’s excuse for supporting Medicare buy-in three months ago, but not now.

“I didn’t change my mind,” Lieberman insisted. “I’ve been in this position for the last few weeks.”

“We’ve got this very strong network and system of subsidies for people, including people who are 55-65 so the idea of the Medicare buy in no longer was necessary because they’re taken care of very well under the Finance Committee proposal,” Lieberman said.

Steve Benen points out one big problem with Lieberman’s so-called excuse: subsidies were in place in September, when he supported Medicare.

Second, the substance of Lieberman’s claim doesn’t stand up well to scrutiny: “Back when Lieberman endorsed Medicare buy-in in September, the basic subsidies for people in the 55-65 age range were part of the House health care bill, and were clearly going to be part of whatever emerged from the Senate. Nobody imagined a health care bill that would do nothing for people aged 55-65. What’s more, even if Lieberman were completely unaware of even the most rough outlines that health care reform was taking, it’s hard to imagine how he or anybody could believe that Medicare buy-in was desirable on its own but, in combination with other subsidies, so undesirable as to be a cause for filibustering reform. There’s no way anybody would design their policy priorities this way.”

Understand what Lieberman is saying. Under the

Medicare buy-in plan, monthly rates were estimated to be around \$750 (note, this says \$633/mo). But under the Senate bill, without Medicare buy-in, insurance companies would be permitted to charge older people three times as much as they charge younger people. So if you assume that a monthly premium for a young person is \$400/month, then you're agreeing that insurance companies could charge seniors \$1,200/month for health care.

More than \$400 a month more, or around \$5,000 a year. And whether that \$5,000 is subsidized or not, someone is going to have to pay for it—either those almost-seniors, or the federal government. That's Joe Lieberman's idea of "taking care" of those between 55 and 65 years of age.

Update: I'm having math problems this morning. I've been informed the ratio is 3:1 (at least right now), which does make it more than \$5,000 a year more.