

Will M4A Doom Democrats in the General?

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Democrats have a 17-point advantage on health care, but they will surrender that lead in the general election if they run on Medicare for All (M4A). That means M4A could re-elect Trump, threaten the House majority, keep the Senate in Republican hands, and hurt Democrats further down the ballot just in time for the decennial redistricting fight.

Will M4A doom Democrats? Here are the three biggest reasons why we fear it will.

#1: Let's face it: this plan is going to raise middle-class taxes.

Senator Bernie Sanders has been very upfront that his M4A legislation (also known as single-payer health care) would increase middle-class taxes. He has also acknowledged that he only partially pays for his bill, leaving the door open for even more of a tax impact on the middle class.

Senator Elizabeth Warren just released a plan that claims to spare the middle class but has been criticized across the political spectrum for incredibly rosy math. As progressive

economist Jared Bernstein said on CNBC, “...this is just like basically saying ‘I’m going to buy a unicorn and I’m going to pay for it with a unicorn.’” For example, the proposal claims \$2.3 trillion by improving tax collection, but that’s 65 times what the Congressional Budget Office estimates you can net by funding IRS enforcement. It saves an additional \$1.8 trillion over well-established estimates from the Urban Institute by assuming that administrative costs drop to unrealistic levels. And, as if health care reform wasn’t hard enough, it assumes \$400 billion by passing immigration reform and cutting \$800 billion from defense. And that’s just a start.

- Linda Blumberg (Urban Institute; co-author of the Urban Institute study on M4A): “We did not think those [cost savings] levels were realistic. They are assuming they could do better on a number of costs than we thought was likely to be possible.”
- Bakari Sellers: “Elizabeth Warren’s healthcare plan literally relies on Immigration Reform passing. [People] are acting like this is a realistic approach to anything.”
- Kenneth Thorpe: “The bottom line is, even with all the big numbers she’s got in there, you’re only getting 55, 60 percent of the way there.”
- Bill Galston: “Many believe she has underestimated the cost of her program and overestimated the revenue from the measures she would use to pay for it.”
- Ruth Marcus: “...the Warren plan is festooned with magic asterisks.”

What happens when the numbers fall short? The middle class will inevitably be on the hook to close that huge gap.

#2: It takes private insurance away from millions of voters.

Seventy-three percent of Democrats believe that M4A is “a health care plan that lets anyone buy Medicare instead of their current private insurance, if they want to.” But that’s wrong—it eliminates private insurance altogether. Page 8, Section 107 of the Sanders M4A single-payer legislation outlaws private health insurance. That means 156 million people who get coverage through their job would see their plans replaced with a one-size-fits-all, government-only plan.

For seniors, more than one-third of Medicare beneficiaries are currently in Medicare Advantage—private plans offering comprehensive benefits. Under M4A, these plans would also be eliminated.

Nearly everyone who has private insurance is satisfied with their plan, including 88% in our recent poll of 1,600 general election voters. All of them would have their plans eliminated.

#3: There are other politically perilous consequences.

If a tax increase and the loss of half of the population’s private plans weren’t bad enough, there are numerous other issues:

- **Single payer opens the door for GOP control over health care services.** Democratic voters become terrified when they learn that someone like Mike Pence or Ted Cruz could one day control how and what services are provided under the immense executive power that M4A gives future administrations. There are lots of ways a hostile president could impede women’s reproductive health care as well as services for immigrants or LGBTQ people.

- **There's a huge patient access issue.** With the massive hospital and provider cuts envisioned under the financing of M4A, providers will be compelled to cut back services. But with no cost sharing (which research shows will increase demand for care), more patients will be seeking health services. The combination of increased demand and decreased provider payments and services will create a huge access issue.
- **Newly proposed financing is more regressive for the poor and middle class.** Newly proposed financing which incorporates a fixed, per-employee head tax is deeply regressive. As Matt Bruenig notes, "The Medicare head tax charges middle and low earners massively more than the Medicare payroll tax does."
- **Newly proposed financing also penalizes employers and employees doing the right thing.** Employers and employees who have purchased better insurance would be forced to pay more than their counterparts in other companies. For example, small businesses would be exempt under Sen. Warren's proposal, but only if they are not currently paying for employees' health care. It is simply unfair to put a heavier burden on those who are already paying for coverage.

No surprise, as voters begin to hear the details, M4A becomes increasingly unpopular and politically untenable. Over the past year, support for M4A has fallen by a net of 17-points, according to the Kaiser Family Foundation. In separate polling from Kaiser, support for M4A drops when people learn that it eliminates private insurance (support drops from 56% to 37%), requires most Americans to pay more in taxes (support drops to 37%), or leads to delays in tests and treatments (support drops to 26%). Among independent voters—key swing voters who will decide the election—support drops to an abysmal 37%.

If the general election were only Democrats on Twitter, M4A might have a fighting chance. But the rest of the electorate

doesn't—and won't—see it that way. Kaiser notes that “Large shares of swing voters in Michigan, Minnesota, Pennsylvania, and Wisconsin say...a national Medicare-for-all plan are ‘bad ideas.’” That’s why Speaker Nancy Pelosi said that M4A “would increase the vote in my own district but that’s not what we need to do in order to win the electoral college.”

Let’s not surrender our advantage on Trump by trumpeting M4A. There are far better ways to insure everyone and lower costs—and be best positioned to kick Trump out of the White House.