

Biden Proposes Lowering Medicare Eligibility Age To 60

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In a pitch to progressive voters, presumptive 2020 Democratic nominee former Vice President Joe Biden proposes allowing Americans to opt-in to Medicare once they turn 60. Biden's new proposal was unveiled just hours after his rival Sen. Bernie Sanders (I-VT), a champion of Medicare for All, dropped out of the race.

The new proposal, coupled with Biden's public option, would open-up government-sponsored health care to more people. Biden has supported a public option throughout the primary process, which has alienated progressive Democrats who support Medicare for All.

If Americans over between ages 60-64 choose not to opt-in to Medicare they could stay on their employer's insurance, Biden's public option plan or other plans accessible through the individual market. Employers would have to comply with non-discrimination laws to prevent them from pushing older workers off employer coverage and on to Medicare.

Any new federal costs for the program would come from the Medicare Trust Fund. Unlike similar proposals to lower the Medicare eligibility age -- such as the buy-in at age 50 bill from Sen. Debbie Stabenow (D-MI) -- Biden's new proposal extends benefits with the same cost-sharing arrangements as existing Medicare plans, instead of imposing different costs or rules on Medicare enrollees under 65.

Biden said lowering the Medicare eligibility age is especially important coming out of the COVID-19 crisis.

"It reflects the reality that, even after the current crisis ends, older Americans are likely to find it difficult to secure jobs," Biden said.

Kaiser Family Foundation Executive Vice President for Health Policy Larry Levitt said that Biden's gradual expansion of Medicare is a modest step compared to Sanders' Medicare for All plan, and may not have a huge impact on a Democratic Party where access to health care is a top issue.

"Biden's plan to build on the ACA and push for Medicare-for-more probably won't fully satisfy hardcore Medicare-for-all advocates. It could appeal to swing voters, and be a clear contrast with President Trump, who is arguing that the Supreme Court should overturn the ACA," Levitt tweeted shortly after Biden released his plan.

The proposal also comes as more employers, even before the COVID crisis, indicated they were willing to lower the Medicare age and embrace a public option. One-third of large employers are open to the public option to counter hospital and drug costs, [according to a recent survey by the National Alliance of Health Care Purchasers](#). In August, the National Business Group on Health found most employers were open to expanding Medicare, 55% said they would support lowering the enrollment age to 60, 32% said they would support lowering it to 55 and above, and 23% said they would be okay with moving the age down to 50.

A recent report from The National Association of Social Insurance found that lowering the age to 62 would extend eligibility to 10.1 million people, of whom 3.3 million could transition to primary Medicare coverage, including 670,000 uninsured. Lowering the age to 55 could result in about 11.4 million people to transitioning to Medicare, including 2.8 million uninsured.

“Lowering the age of Medicare eligibility could reduce premiums for the existing Medicare population, but the effect on younger adults in the ACA individual market is not clear,” the report said. -- *Ariel Cohen* (acohen@iwpnews.com)