

# Tarbell: For-profit insurance is trying to scare you

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By Wendell Potter

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Chances are, you saw a headline or heard a report that went something like this: Expanding Medicare to cover all Americans would cost \$32.6 trillion dollars.

If I was still a flack for the health insurance industry, I would have worked hard behind the scenes to make sure you saw that story—and the one thing you would remember about it was that scary number.

That's because the one thing my former employers fear more than anything else is Medicare for All, which poll after poll is showing once again that a majority of Americans support.

We've been here before. In the months before I left my job in 2008, the insurance industry got very nervous when our own internal polls showed what we see today: a growing percentage of voters wants the government, instead of for-profit corporations, to provide them with access to needed health care.

One of the reasons I quit my job was because I could not in good conscience be a part of what we in the PR trade referred to as a FUD campaign, one designed to create fear, uncertainty and doubt about something. My former colleagues and I were very effective creators and implementers of FUD campaigns. We carried them out whenever any kind of health care reform was being proposed that might lead to shrinking profit margins.

The “strategic imperative” of the insurance industry's FUD campaigns was, and still is, this: scare the bejesus out of people. Get them to believe that expanding Medicare to cover us all would be a “government takeover of health care.” (It wouldn't, but truth has little place in a FUD campaign.) And get them to believe that health care would cost Americans a lot more under Medicare for All. (It would actually cost Americans less, but, again, that's not a fact the industry wants you to know.)

In a FUD campaign, you always use numbers very selectively and out of context—like that \$32.6 trillion figure. The very intent is to mislead.

Never mind that most other developed countries have some kind of single-payer, Medicare for All-type system. Or that those systems cost less both overall and on a per capita basis, provide residents with universal access to care and have better health outcomes on most metrics than our fragmented, profit-driven multi-payer system. The point was to scare you into thinking there was no way this could ever work.

In a FUD campaign, it's always helpful to be able to cite an industry-friendly think tank, like the Mercatus Center that came up with that \$32.6 trillion figure, as the source for our so-called "facts."

A bit of context: Charles Koch sits on the Mercatus Center's board of directors and he and his brother, David, have given the center, based at George Mason University, more \$9 million. They've also donated an additional \$65 million to the university (which came with the condition that hiring in the economics department would be subject to their approval).

If you were to read nothing but the headlines about the Mercatus report, all you would really know is that it concluded that Medicare for All would cost \$32.6 trillion. You would have had to read deep into the report itself to learn that it would cost that much not in a single year, as many people undoubtedly believed, but over the course of 10 years. But the objective was to get that big number into as many headlines as possible; details be damned.

If I were still in my old job, I would have known well in advance that this study was about to be released. As soon as it was published, I would have been on the phone to the many reporters I knew to make sure they were aware of it.

I would say something like this: "Hey, Barbara (or Mike or Andrew) I just wanted to be sure you saw the new study about how a single payer system would cost us. Nearly 33 trillion dollars! Even I didn't know it would be that high!"

Sure enough, many of the headlines about the Mercatus Center's work were exactly what my old-self and former colleagues would have been delighted to see. Like this one from the Associated Press: "'Medicare for All' Could Cost \$32.6 Trillion, George Mason Study Says." And this one from *The Hill*, an inside-the-beltway publication: "Bernie Sanders's 'Medicare for all' would cost 32.6 trillion: study."

That number, of course, was misleading to say the least. If you read the whole study carefully, you would have noted that even the Mercatus researcher concluded that Medicare for All would be a better deal for Americans than our current system. The study found that Medicare for All would actually cost \$2 trillion less than our current health care system. And that it would save businesses money, raise wages, create savings for families, cut administrative costs in half, and save hundreds of billions of dollars in prescription drug costs.

The role I had to play in disseminating biased and misleading studies to scare people away from Medicare for All is one I deeply regret. It got to the point where I hated myself for what I was doing for a living. I became what some have called a whistleblower. I testified before Congress several times, pulling the curtains back on the deceptive business and PR practices of the health insurance industry. (I've also written extensively about them, including in my book, *Deadly Spin, An Insurance Company*

*Insider Speaks Out on How Corporate PR Is Killing Health Care and Deceiving Americans).*

The lies and misinformation my colleagues and I spread caused patients to suffer, and even die. Our system was and still is bankrupting families. It was and still is drowning businesses in insurance premiums. It was and still is hurting our economy and economic competitiveness. It was and still is keeping wages flat. It was and still is forcing doctors and nurses to spend more time doing paperwork than caring for patients. I finally reached the point that I could not in good conscience keep spreading lies and misinformation to perpetuate a system that was becoming increasingly unaffordable and inequitable but that was still very profitable for my industry and other health care special interests.

I consider it part of my mission now is to expose the FUD campaigns and other deceptive tactics I once used to help maintain the status quo. The Mercatus study is just the most recent example of FUD, but it certainly won't be the last. You can expect to see many other "studies" as support for Medicare for All continues to grow, and it will. Keep an eye out for reports from outfits like the Pacific Research Institute, the Fraser Institute and the American Enterprise Institute, all of which I used to work with in my old life. (Cigna, the last insurer I worked for, even [endowed a chair](#) at AEI in honor of a former CEO.)

Let me give you some real numbers, from the Centers for Medicare and Medicaid Services: The U.S. already spends \$3.5 trillion a year on health care, according to a [CMS report](#) from earlier this year. By 2026—just eight years from now—it is expected to reach \$5.7 trillion a year. As a percentage of GDP, it is expected to jump from 17.9% (as of 2016) to 19.7 percent in 2026. Keep in mind, this is from the Trump administration, not some single-payer advocacy group.

With that likely to be our reality if we stick with our multi-payer system, how can we afford not to consider Medicare for All?