

<b>RELEASE IN PART B6</b>
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**From:** Neera Tanden [redacted]  
**Sent:** Tuesday, May 26, 2009 7:06 PM  
**To:** H  
**Subject:** Re: In case you missed this

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You may recall that in the Medicare Part D, there was a trigger such that if an area only had two plans, a public drug plan would be created. It has never been triggered.

Wyden discussed a market consolidation trigger - a proposal that if there were three or fewer plans in an area, a public plan would be triggered. He also envisioned (and Senate Finance is assuming) state based exchanges - so that there would be 50 state exchanges, instead of one national exchange. However, and this is all hush, hush, Senate Finance is considering a cost-based trigger; so if insurance premiums go up more than x%, a public plan would be triggered as a break on costs. I came up with the cost trigger versus the market consolidation trigger, because that trigger will be hard for the insurers to avoid, if set properly. And of course, they just promised savings, so it can hold them accountable. (But to be clear, I am pushing hard for the public plan; I just came up with that idea to strengthen the other side.) Of course, all of this is super secret. I think we could have a national public plan that is operating in several states where the trigger goes off. It will be tricky but it's doable. And it could be combined with a state option, so that if it's lowering costs, states will want to do it to give their citizens a lower cost choice.

But look, we were hoping to have a trigger in the end game, and now are dealing with it now, which is a problem.

**From:** H <HDR22@clintonemail.com>  
**To:** "ntanden" [redacted]  
**Sent:** Tuesday, May 26, 2009 11:28:40 AM  
**Subject:** Re: In case you missed this

How would the Wyden trigger work?

----- Original Message -----

**From:** Neera Tanden [redacted]  
**To:** H  
**Sent:** Mon May 25 20:32:43 2009  
**Subject:** Re: In case you missed this

We'll get the mandate unless CBO screws it up; but that seems to be moving along, so hopefully, it won't be a problem. As the story below said, the mandate was in the Senate Finance walkthrough document. Not even as an option, just proposed, so Grassley signed off on it.

Lots of things could fall in the direction of your campaign proposal - a mandate with a smallish version of the exclusion along with a premium cap. That's by no means assured, but if it does break that way, I will try to ensure I'm not the only one who notices (between us, of course).

Things seem to be going pretty ok with health care. Bills will be emerging soon. Financing is a concern. And the public plan is in trouble. Wyden introduced the idea of a trigger in committee about ten days ago in the private Finance walkthrough, and since then, it's the idea all these Senators are glomming onto; it may be difficult to get more than that out of the Senate. [redacted] The House seems to be standing a bit firm for now though, but even there, the public plan has some issues.

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The best people to talk to are Rahm - he's doing message, strategy and overseeing the Hill - and Nancy-Ann, who is running point at the White House. She's a big fan of yours (and did a lot in the primary as a surrogate for us). I like her a lot. Peter doesn't really have the ball (right now). Nancy-Ann very much works for Rahm though, and to be candid, Rahm is the one focused on the message of doing things differently than the last time.

I hope [redacted]

B6

Neera

From: H <HDR22@clintonemail.com>  
To: "ntanden" [redacted]  
Sent: Monday, May 25, 2009 9:21:56 AM  
Subject: Re: In case you missed this

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Let's hope we get the mandate since we know nothing will work w/out it. So how's it going? If I were to talk to one or two decision makers about a few matters, who would that be--Orszag? Rahm or Zeke? Nancy Ann? Or???

Hope you're enjoying some time off today. Pls stay in touch.

----- Original Message -----  
From: Neera Tanden [redacted]  
To: H  
Sent: Wed May 20 18:51:14 2009  
Subject: In case you missed this

This was on Paul Krugman's blog yesterday. I, for one, enjoyed it. Hope you're very well Hillary.

May 19, 2009, 7:35 am

Ahem

Politico <<http://www.politico.com/news/stories/0509/22669.html>> :

Health care could soon go the way of the automobile, with users having no choice but to buy insurance coverage.

Within four years, every American could be required to own health insurance or pay their way through tax penalties. The odds of such a sea change rose last week when chief Democratic and Republican Senate negotiators on a health care bill acknowledged that many on the Finance Committee considered the so-called individual mandate essential to lower insurance costs for those who already have coverage.

...  
President Barack Obama didn't embrace the individual mandate during the campaign, which means he would essentially start from scratch in terms of selling the idea to voters.

The mandate was a central policy difference with Hillary Clinton, who argued that a mandate was the only way to achieve universal coverage. Obama disagreed, saying enough people would purchase insurance voluntarily if the costs could be brought down.

Progressive policy experts widely agreed that Obama's plan would have left out about 15 million people. Clinton, with an assist from New York Times columnist Paul Krugman, regularly assailed Obama for his no-mandate position.

Actually, I don't care who gets credit, as long as we actually get universal health care.