

BEN CARSON ON SOCIAL SECURITY AND MEDICARE

Highlights:

- Ben Carson wanted to end Social Security in its current form.
 - Carson called Social Security a “Ponzi scheme.”
 - Carson wanted to privatize Social Security by diverting payroll taxes to IRA accounts.
 - Carson wanted to raise the age of eligibility for Social Security.
 - Carson supported a Balanced Budget Amendment, which would have cut Social Security benefits.
 - Carson said his alternative to Obamacare would eliminate the need for Social Security.
 - Carson wanted some people to be asked to opt out of Social Security.
 - Carson wanted seniors to be able to swap Social Security benefits for tax cuts.

- Ben Carson wanted to end Medicare.
 - Carson said he wanted to eliminate Medicare.
 - Carson said his alternative to Obamacare would eliminate the need for Medicare.
 - Carson wanted to raise the age for Medicare eligibility to 70 and beyond.
 - Carson wanted to privatize Medicare by providing beneficiaries with a fixed contribution to buy health insurance.
 - Carson supported a Balanced Budget Amendment, which would have cut Medicare benefits.

Carson Wanted To End Social Security In Its Current Form

2015: CARSON CALLED SOCIAL SECURITY A “PONZI SCHEME”

VIDEO: 2015: Carson Said Social Security “Basically Is A Ponzi Scheme.” According to the Steamboat Institute Freedom Conference via YouTube, “QUESTION: So, the number one driver of our debt, however, are entitlements, which raise some harder questions. Social Security, things that people have come to depend on. We have a lot of people in our tent, younger people, who are watching this. What are you going to do about those things – what are you going to do about their future? CARSON: Well, let me just address one of them, because we can talk about all of them all day long. Social Security, which basically is a Ponzi Scheme.” [Steamboat Institute Freedom Conference via YouTube, [8/28/15](#)]

CARSON WANTED TO PRIVATIZE SOCIAL SECURITY BY DIVERTING PAYROLL TAXES INTO IRA ACCOUNTS

Carson Said He Wanted Workers To Be Able To Put Payroll Taxes Into An IRA

Carson Said He Wanted Younger Workers To Divert Their Payroll Taxes Away From The IRS And Toward A Personal IRA. According to remarks by Carson at the National Religious Broadcasters Convention via YouTube, “STAR PARKER: Social Security. Many political insiders are proposing an increased retirement age, in order to, according to them, ‘save the system.’ But while this might sound good for white collar workers like professors or politicians, who may want to die at their desk, the thought of blue collar workers like truck drivers and waitresses working until they’re 75 before they qualify for Social Security is a concern for some of us who advocate on behalf of low wage American workers. So my question is this: if you had a choice between raising the Social Security retirement age, or allowing younger workers to divert their payroll taxes away from the IRS and toward a personal IRA, which would you choose, and why?”

CARSON: Well actually, if you go to BenCarson.com, you'll see I advocate both of those things." [Carson Remarks - National Religious Broadcasters Convention via YouTube, [2/26/16](#)]

Social Security Was Financed Through A Dedicated Payroll Tax

Social Security Was Primarily Financed Through A Dedicated Payroll Tax. According to the Social Security Administration, "Social Security is financed through a dedicated payroll tax. Employers and employees each pay 6.2 percent of wages up to the taxable maximum of \$137,700 (in 2020), while the self-employed pay 12.4 percent." [Social Security Administration, Accessed [9/8/20](#)]

The Vast Majority Of Federal Payroll Taxes Went Toward Funding Social Security And Medicare. According to the Peter G. Peterson Foundation, "The vast majority of federal payroll taxes go towards funding Social Security and Medicare:" [Peter G. Peterson Foundation, [5/1/23](#)]

2015: CARSON WANTED TO RAISE THE AGE FOR SOCIAL SECURITY

2015: Carson Said He Wanted To "Raise The Age For Anybody Who Is Under The Age Of 55." According to remarks the Steamboat Institute Freedom Conference via YouTube, "CARSON: What we can do at that point is gradually start to raise the age for anybody who is under the age of 55." [Steamboat Institute Freedom Conference via YouTube, [8/28/15](#)]

2015: CARSON SUPPORTED A BALANCED BUDGET AMENDMENT, WHICH WOULD HAVE CUT SOCIAL SECURITY

2015: Carson Supported A Balanced Budget Amendment

2015: Carson Supported A Balanced Budget Constitutional Amendment. According to CNN, "Carson wants to change the Constitution with an amendment requiring a balanced budget every year, but he provides little detail on how he'll cut costs or raise more revenue to reach that goal." [CNN, [9/10/15](#)]

A Balanced Budget Amendment Would Force Social Security To Cut Benefits

The Social Security Trust Fund Held \$2.9 Trillion In Reserves Of Treasury Securities Intended To Pay Benefits For Retired Baby Boomers. According to the Center on Budget and Policy Priorities, "Social Security. By design, the Social Security trust fund has built up reserves — in the form of Treasury securities backed by the full faith and credit of the United States — which it will use to help pay benefits for retired 'baby boomers' in the late 2020s and early 2030s. Social Security now holds \$2.9 trillion in Treasury securities." [Center on Budget and Policy Priorities, [4/9/18](#)]

Under A Balanced Budget Amendment, It Would Be Essentially Unconstitutional For Social Security To Use The Trust Fund Savings To Pay Benefits. According to the Center on Budget and Policy Priorities, "But under the balanced budget amendment, it would essentially be unconstitutional for Social Security to use these savings to pay promised benefits. Instead, it could have to cut benefits, because all federal spending would have to be covered by tax revenues collected during that same year." [Center on Budget and Policy Priorities, [4/9/18](#)]

Social Security Would Have To Cut Benefits Since All Federal Spending In One Year Would Have To Be Covered By Tax Revenues From That Same Year. According to the Center on Budget and Policy Priorities, "But under the balanced budget amendment, it would essentially be unconstitutional for Social Security to use these savings to pay promised benefits. Instead, it could have to cut benefits, because all

federal spending would have to be covered by tax revenues collected during that same year.” [Center on Budget and Policy Priorities, [4/9/18](#)]

CARSON SAID HIS ALTERNATIVE TO OBAMACARE WOULD ELIMINATE THE NEED FOR SOCIAL SECURITY

Carson Said His HSA-Focused Obamacare Alternative Would Eliminate The Need For Social Security. According to the Des Moines Register, “He also said his plan for an Obamacare alternative — creating a Health Savings Account for every American — would eliminate the need for Medicare and Social Security for most citizens.” [Des Moines Register, [10/24/15](#)]

CARSON WANTED SOME PEOPLE TO BE ASKED TO OPT OUT OF SOCIAL SECURITY

Carson Proposed That Some People Should Be Asked To Opt Out Of Social Security. According to the Des Moines Register, “The remarks followed a more specific proposal: Some aging citizens should be asked to opt out of the Social Security program and the age of eligibility should gradually scale back.” [Des Moines Register, [10/24/15](#)]

CARSON WANTED TO ALLOW SENIORS TO SWAP SOCIAL SECURITY BENEFITS FOR TAX CUTS

Carson Wanted Seniors To Be Able To Swap Social Security Benefits For Tax Cuts. According to NBC News, “Carson also laid out some of his policy proposals — the idea of a proportional tax based on Biblical tithing; replacing Obamacare with health savings accounts; allowing seniors to swap Social Security benefits for tax cuts, and raising the retirement age for those under 55; and offering businesses a tax holiday to repatriate their earnings to the U.S.” [NBC News, [9/12/15](#)]

Carson Wanted To End Medicare

2013: CARSON SAID HE WANTED TO ELIMINATE MEDICARE

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2013: Carson Said He Wanted To Eliminate Medicare. According to the New York Times, “Dr. Carson also advocates an alternative to the Affordable Care Act. Most people could pay most of their medical bills through health savings accounts, he said in his office. He would eliminate Medicaid and Medicare, and for the poor, government would make the contributions to their health accounts.” [New York Times, [3/20/13](#)]

2015: Carson Called It A “No-Brainer”

2015: Carson: “I Think It’s Going To Be A No-Brainer.” According to Politico, “When pressed on his position in May by CNBC’s John Harwood, Carson said Americans would support the elimination of Medicare when presented with the facts of his plan. ‘When people are able to see how much more freedom they will have, and how much more flexibility they will have, and how much more choice they would have, I think it’s going to be a no-brainer,’ he said.” [Politico, [10/22/15](#)]

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CARSON WANTED TO RAISE THE AGE FOR MEDICARE ELIGIBILITY TO 70 AND BEYOND

Carson Called For Increasing The Eligibility Age For Medicare To 70

Carson Called For Increasing The Eligibility Age For Medicare To 70. According to a Carson Campaign press release archived by the University of California Santa Barbara’s American Presidency Project, “Dr. Carson's plan also aims to save Medicaid and modernize Medicare (by gradually increasing the eligibility age to 70). These programs will be reformed, not eliminated. For Medicaid, the federal government would provide fixed-dollar support to the states, which must use the funds for insurance premium payments for beneficiaries. For Medicare, beneficiaries would receive a fixed contribution to buy the health insurance they actually want and need. The enrollees of both programs will receive HEA accounts and would be able to choose medical insurance plans like every other American. This will foster healthy competition among private insurance companies, which in turn would promote the expansion of health care options in the marketplace.” [Carson Campaign Release – UCSB Archive, [12/9/15](#)]

Carson’s Plan Called For The Medicare Eligibility Age To Be Indexed To Life Expectancy After It Was Raised To 70

Carson’s Plan Called For The Medicare Eligibility Age To Be Increased Until 70 And Then “Indexed To Keep Pace With Life Expectancy.” According to Ben Carson’s “Prescription For A Responsible And Efficient Government Realigning Federal Spending To Meet America’s Priorities” plan via the Internet Archive’s WayBack Machine, “Additionally, my health care plan will modernize Medicare to keep pace with the extended lifespan of the typical American. The age of eligibility for Medicare beneficiaries will be increased over the next three decades by two months each year until it eventually reaches age 70, at which time the eligibility age would be indexed to keep pace with life expectancy.” [Carson - Federal Spending Plan via Internet Archive, [2/26/16](#)]

CARSON WANTED TO PRIVATIZE MEDICARE

Carson’s Campaign Said His Plan For Medicare Was For Beneficiaries To “Receive A Fixed Contribution To Buy [...] Health Insurance”

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A Balanced Budget Amendment Would Have Forced Medicare To Cut Benefits

Medicare Had The Same Structure As Social Security With A \$200 Billion Hospital Insurance Trust Fund. According to the Center on Budget and Policy Priorities, “Medicare Part A — the Hospital Insurance trust fund — has the same structure as Social Security. That trust fund currently holds about \$200 billion in Treasury securities, but under a balanced budget amendment, it would be unconstitutional for Medicare to draw down those savings to pay hospitalization costs because all federal expenditures — which includes Medicare payments — would have to be covered by taxes collected in the same year.” [Center on Budget and Policy Priorities, [3/16/18](#)]

Under A Balanced Budget Amendment, It Would Be Unconstitutional For Medicare To Draw Down Savings In The Hospital Insurance Trust Fund To Pay For Hospitalization Costs. According to the Center on Budget and Policy Priorities, “Medicare Part A — the Hospital Insurance trust fund — has the same structure as Social Security. That trust fund currently holds about \$200 billion in Treasury securities, but under a balanced budget amendment, it would be unconstitutional for Medicare to draw down those savings to pay hospitalization costs because all federal expenditures — which includes Medicare payments — would have to be covered by taxes collected in the same year.” [Center on Budget and Policy Priorities, [3/16/18](#)]