

Book review

Robert P. Saldin: *When Bad Policy Makes Good Politics* (New York: Oxford University Press, 2017).

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Rob Saldin has written the kind of book that I wish I had authored, the kind that is an instant “classic” in the discipline. On its face, it is deceptively simple. Saldin looks in-depth at the success and failure of a single piece of legislation: the Community Living Assistance Services and Supports, or CLASS Act. CLASS provided long-term care insurance to individuals, passing as part of the Affordable Care Act (ACA). But it was never implemented.

It died on the vine not because help with long-term care is not important. Roughly 12 million Americans need long-term care, which includes basic services like help with eating, bathing, or getting in and out of bed at home or in a 24-hours nursing facility. Experts predict that the problem will only grow. More Americans are living longer and will need long-term care, but they cannot afford it. The costs are exorbitant: \$80,000–\$90,000 on average for a single bed in a nursing home, amounting to roughly \$220 billion per year (Chapter 1).

CLASS, however, was a deeply flawed solution. The insurance would be inexpensive, only \$30 a month (and less for students or the poor) while the benefits would be generous, \$50–\$100 a day for as long as it was needed. Just about everyone was eligible (as long as they were “actively employed”). And, to top it off, the program had to be both self-sustaining (e.g. those low premiums had to cover all the beneficiaries) and there was no mandate to participate.

The puzzle, Saldin explains, is not why CLASS was not implemented but rather “how – despite its obvious design flaws, despite opposition from many of health reform’s most prominent liberal supporters, despite the American political system’s steep hurdles for passing anything, despite how partisan politics works, and despite the rules in place to specifically protect against this legislation – how CLASS became law in the first place” (116).

Saldin’s answer, which he lays out meticulously, shows how political actors dodge and weave around the rules of the game put in place precisely to prevent bad policy. Advocates knew the policy was unsound, but they based it on what would make it through the legislative process more than what would actually work. Once they had their foot in the door, they could fix it later. The legislation