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September 17, 2007

HEALTH CARE: Remarks on American Health Choices Plan

I am honored to be here with you today at Broadlawns Medical Center. For many years, as you've heard, this Center has been providing care for the people of this

[Click here to read Hillary's American Health Choices Plan.](#)

community including many of those most in need and I cannot think of a better place to discuss America's health care crisis than a medical center that confronts the consequences every single day.

I want to thank Jody Jenner, Broadlawns' President and CEO, along with the Board and the staff of this fine medical center. I want to thank Lisa Bechtel, a proud SEIU nurse along with her colleagues who take care of the people who come through the doors here seeking help and support. And I want to thank Susan Kirstein, the Chief Nursing Executive. I'm a strong, strong supporter of nurses and I appreciate the role that they play and I'm looking forward to expanding that role because I think it will be important to do so in the future of health care as I see it. And to the entire staff of Broadlawns, thank you for being on the frontline. The statistics that you've heard are just really a snapshot. So many of the patients here come because they have needs that are not being met elsewhere and I hear their stories across our country and I've certainly heard them here in Iowa.

I want to start by telling you about Judy Rose, who I met last month in Dubuque along with her husband John. Back in 2001, John lost his job of thirty years when the plant where he worked closed with just one day's notice. And so, Judy and John lost not only John's job, they lost their health insurance. A couple of months later, Judy was diagnosed with breast cancer. Thankfully a special government program started during my husband's administration took care of her treatment and she recovered. But then in 2003, John had a heart attack. He spent hours in surgery and was in the intensive care unit. Fortunately he survived, but when the bills came, their luck ran out. The costs of John's care were so high they had to sell the home they lived in for thirty years.

That is the tragedy at the heart of our health care system -- The devastation when one stroke of bad luck undoes a lifetime of hard work.

That feeling of being right on the edge that eats away not just at the 47 million who don't have health care, but many of the 250 million who do.

It's the heartbreak you feel when your spouse asks, "can we afford my pills this month," and you don't know the answer.

When your sick child asks, "can I see a doctor," and you can't bear to answer.

When you ask your doctor, "will my insurance pay for that," and from the look on her face, you already know the answer.

It's what has led to so many people in so many places over so many years to ask me, "what are you going to do about health care for America?" And then more quietly, "and what am I going to do about health care for me and my family?"

Well I'm here today because I believe it is long past time that this nation had an answer. That's why I'm running for President, because I believe America is ready for change. Because like you, I remember how we entered the 21st century; filled with hope, ready to seize the promise of a more prosperous nation and a more peaceful world. But like you, I've seen how in the last six and a half years, we've done just the opposite. We've gotten mired in another country's civil war, a war without a military solution. We have failed to invest in our future, in our schools, technology, science and infrastructure. And we're falling behind. Costs are rising and wages are lagging. Premiums have almost doubled -- up 80, no, up 98% since 2000. And half of all personal bankruptcies in America are caused by medical bills. If there was ever a need for change in America it is now. And if there was ever a moment to do what America does best, to confront the challenges we face, this is it.

That's what we've always done, whether it was Teddy Roosevelt busting the trusts, or FDR seeking to end elderly poverty, whether it was President Truman sending the GI's to college and into the middle class, or President Johnson ensuring health care for all Americans in their golden years and who were poor. When the time for change came, we weren't afraid, we didn't look away, we came together and we made America stronger, more prosperous, and more fair. We are and have always been a nation of opportunity -- a nation that believes in giving everyone a chance to make the most of their own lives. And of course we believe in responsibility. But when families are struggling, when they don't have the basic necessities that allows them to see these opportunities, we don't leave them to fend for themselves.

Unfortunately that's exactly what we've seen in the past six and a half years. Instead of an era of opportunity, we've had a "you're on your own" era. So many people, families who can't afford health care, young people who can't afford college, seniors who can't afford to retire, it's like they are invisible to the President, like he's looked right through them. Well, I don't think anyone in America should be invisible. I believe every child should have a world class education, every worker should have a job with good wages and good benefits, every American should have a secure retirement. And today, as we strive for a new beginning to the 21st century, I believe everyone, every man, woman and child, should have quality, affordable health care in America. We should do it.

We should do it because in this new economy, when people move jobs more than ever before, their health insurance should move with them. We should do it because doctors and nurses, not insurance company employees, should be calling the shots on patient care.

We should do it because solving the health care crisis is key to ensuring American competitiveness in the global marketplace. We should do it because in a nation where we split the atom, sent a man to the moon, mapped the human genome, where we have some of the most promising treatments and cures available, hard working people should get the care they need when they're sick.

And we should do it because it is the right thing to do. Because we can no longer tolerate the injustice of a system that shuts out nearly one in six Americans. Ultimately this is about who we are as a people and what we stand for. We can talk all we want about freedom and opportunity, about life, liberty and the pursuit of happiness, but what does all that mean to a mother or father who can't take a sick child to the doctor? To someone who can't take the job of his dreams because it doesn't offer health care? To a family filing for bankruptcy or losing their home because their medical bills were just too high?

We are the richest country in the world and we spend right now, more on health care than anyone else in the world. Two trillion dollars a year. But we're ranked 31st in life expectancy and 40th in child mortality. Each year, 18,000 people die in America because they don't have health care. Let me repeat that. Here in America, people are dying because they couldn't get the care they needed when they were sick.

At the same time, over the past six and a half years, the special interests have had a field day at the expense of the middle class and hard-working families. Just look at our prescription drug program. It doesn't allow Medicare to use its purchasing power

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to negotiate lower drug prices. So every year, billions of dollars go straight from the pockets of families to the profits of drug companies. This is unconscionable, it is intolerable and it is time to put an end to it. It is time for us to come together and to start living up to our own values. To provide quality, affordable health care for every single American. And I intend to be the president who accomplishes that goal finally for our country.

Now as you may know, I've been fighting on health care for nearly thirty years. Starting as First Lady of Arkansas, where I headed a task force to improve rural health care. And most memorably of course back in the early 1990s, and I still have the scars to show from that exercise.

But I've also learned some valuable lessons that have shaped how I approach health care reform today. First, I think we have all learned that America needs to provide health insurance for all Americans. The last twelve years have shown how left on their own, this crisis and those who contribute to it, and people from all corners of our economy will see our situation deteriorate. A growing number of CEOs and union leaders are coming together because they agree that now is the right time to renew the national call for quality, affordable health care.

When Andy Stern, the president of SEIU stands with Lee Scott, the President of Wal-Mart, and they both demand health care reform that covers everyone, you know we're ready for change.

Second, I learned that people who are satisfied with their current coverage, want assurances that they can keep it. Part of our health care system is the best in the world and we should build on it. Part is broken, and we should fix it.

The first rule of medicine is do no harm. And we will do no harm to the parts of our system that are working. Instead, we will build on them. That means not just expanding coverage, but also cutting costs and improving quality, so that we will have health care for all, and better health care for all. Because we need to address the concerns of those who have insurance, as well as those who do not.

That's why I started my path to this place here, at Broadlawns, with a series of health care speeches. I gave a speech on lowering health care costs which helps everyone in the system. And I gave a speech on improving quality, which also helps everyone.

Third, I learned how important it is to present a plan that is clear and easy to understand. Today's plan is simpler, yet still bold. Now I know my Republican opponents will try to equate health care for all Americans with government run health care. Well don't let them fool us again. This is not government run. There will be no new bureaucracy. You can keep the doctors you know and trust. You keep the insurance you have if you like it. But this plan expands personal choice and increases competition to keep costs down.

Fourth, I learned about how to build the national consensus you need to get health care passed. My plan is the result of discussions with many people: doctors and nurses, hospitals administrators, and lawyers, unions and most importantly, America's families, who are frustrated with the system we have now. I have been asking a lot of questions and doing a lot of listening. Having spent six years in the Senate, I know that fixing health care will require political will to get the votes we need, and it will take a movement for change, a solid national consensus for reform that can withstand the impact of the special interests. And I will work to build that movement throughout my campaign and as your President. Because in the end, change is just a word unless you have the strength and experience to make it happen. These are new times and this is a new plan.

And when it comes to health care reform, I believe I have exactly the experience we need to get it done in my first term as President. While I was disappointed by what happened in 1994, I did not give up. I continued to fight. I worked to expand coverage step by step, person by person. I began working to expand and improve health care for children, helping to create the State Children's Health Insurance Program. It's known as the HAWK-I program here in Iowa. That program provides insurance for more than six million low-income children. And I worked to create the

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Vaccines for Children Program. Today, childhood immunizations are at an all-time high. I worked to ensure that new prescription drugs are tested not just for adults, but for children too. And I wrote legislation in the Senate to get that accomplished, because children should have access to the best and safest treatment and cures available. I also worked as First Lady to ensure that breast and cervical cancer treatment would be covered by Medicaid. And I helped to establish the commission that recognized Gulf War Illness as the serious problem it is for our vets who served in the first Gulf War, and we began to address it.

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In the Senate I've worked to expand health care to our men and women in uniform. Believe it or not, many of our National Guard and Reserve members, the men and women who have been called to fight in Iraq and Afghanistan did not have health insurance for themselves or their families when they were activating. I'm proud of the legislation I passed to address that glaring problem. I've been fighting more generally to improve health care for veterans because it is outrageous that so many service members are returning home and being told to take a number and wait in line for the health care they need. And I will pass what's called the Heroes at Home legislation that helps those affected by traumatic brain injury and supports their families. I'm fighting to improve care for our seniors, to lower prescription drug costs by empowering Medicare to negotiate with drug companies and by allowing imports of our drugs from Canada at lower prices. And finally, following the horrific attacks of 9/11, I fought the EPA and the Bush administration when they claimed that the air at Ground Zero was safe -- safe for our first responders and emergency workers; safe for our construction and building trade workers; safe for our residents and our volunteers. It wasn't. So I fought for health care for all of the first responders, the workers, the volunteers and residents who have gotten sick and some have even died. And I will keep fighting to protect them until they have the care they need.

I know that reforming health care takes a consensus for change. That's what I've been doing -- building that consensus vote by vote, working to bring people together, to get my colleagues from across the aisle to join our cause. Unfortunately back in 1993 and '94 too many of our opponents adopted a strategy that allowed them to "just say no." They said no, not just to our health care plan, but any health care plan. And the current administration hasn't even tried. In fact, the President's most newsworthy contribution on health care was his recent threat to veto coverage for low-income children.

Well, today Americans are impatient. We've seen that doing nothing makes the problem worse. We've gone from 39 million uninsured in 1994 to 47 million today. From spending 14% of our Gross Domestic Product for health care to spending 16%. And now we are spending 50% more per person than the next highest spending country in the world, Switzerland, which has high quality and good outcomes for the people there. So today we are spending more money and covering fewer people and too many of our families are paying the price. We know we have to act. And so the question is, if union leaders and employers can come together, that the Mayo Clinic has just done an extensive survey including 400 experts coming to a report urging that we have health care reform, if Democratic and Republican Governors and legislatures can work together on health care, if doctors, nurses, patients, hospital administrators, CEOs, small business owners can all agree that it is time for a change, then why can't Washington?

I believe that together we can change Washington by sticking to our principles and reaching out to find common ground. America faces a choice: continue the status quo as more and more people lose coverage or change our system to cover all of our people. I believe that is America's choice, to do something about health care -- America's choice to tackle problems of cost, quality, and coverage. It should be every American's choice to have the kind of health care that they want. That choice is at the heart of my plan.

I call my plan, the American Health Choices plan. This plan is the result of a thorough analysis of the nature and extent of the health care crisis, starting with the reality that roughly eight in ten of the uninsured, those who come through the doors of this Medical Center, come from working families, most are middle class. And families earning between \$25,000 and \$75,000 dollars a year are the fastest growing group of

the uninsured. We all know that younger adults, ages 25-34 and older adults, ages 45-64, are the most susceptible to losing insurance coverage, indicating that it's hard to obtain coverage when you first start out in the world of work and harder to maintain it as you age and experience health problems. Finally, employer sponsored health insurance is on the decline. In 2007, 60% of employers offered health benefits, down from 69% six years ago. This is at a time when people are changing jobs more frequently than ever before. Many Americans are now self-employed, running businesses out of their homes and they struggle to buy health insurance. My plan takes all of these realities into account and addresses them head on. And this plan isn't just my plan. It's the product of hundreds of discussions with thousands of people in hospitals, and union halls, homes and businesses across America and going forward in this campaign and then as President, I'm going to keep reaching out, asking for ideas, not just in improving and enacting the plan, but in the daily work to make it a reality.

Now here's how this plan would work. If you have private insurance you like, nothing changes -- you can keep that insurance. If you like the doctor you have, you can keep seeing that doctor. If you like the hospital where you receive care, you can keep receiving care at that hospital. If, however, you don't have health insurance or you don't like the insurance you have, you can choose from the same wide variety of private plans that members of Congress choose from. I'm calling it a Health Choices Menu. So essentially the Congressional health care plan becomes the American health care plan. The idea here is simple. The American people should have access to the same array of health care choices and benefits as the Senators and Representatives they elect.

You will also have as one of those choices a public plan, just like Medicare is a public plan. You will have access to a public plan that will provide a stable, competitive alternative to private insurance if that is your choice. My plan does not create a single new government department, agency, or bureaucracy. It is not a government takeover of health care. It is a public-private partnership that provides more choices.

If you're an employer, you choose whichever plan is best for your business. If you're an individual, you choose whichever plan is best for you and your family and we will provide tax credit to ensure that you can pay for it. Now whether you keep the insurance you have, or you choose one of the options in the Health Choices Menu, you will have the following guaranteed:

First, you will never be denied coverage because of preexisting conditions or risk factors. Insurance companies will no longer be allowed to discriminate against high risk patients or charge exorbitant premiums to screen them out. So whether you were sick in the past or a genetic test shows you may get sick in the future, you will never again have to worry about finding affordable coverage.

Second, your coverage will be guaranteed. If you pay your premiums and follow the rules your insurance company will be required to renew your coverage each year at a price you can afford, even if you lose your job, even if you decide to start your own business or stay home with your children for a few years.

Third, your coverage will be affordable. My plan provides tax credits to make health care both universal and affordable for everyone. These new tax credits guarantee that you'll never pay more than a certain percentage of your income for your premium. No more worrying that one illness or one accident will lead to financial ruin.

Fourth, you will always have an option for coverage that is fully affordable. I will require insurance companies in the Health Choices Menu to let you take your plan with you as you move from job to job or even state to state. Now exactly, how will all of this be possible?

Well it's going to take shared responsibility. Everyone with a stake in our health care system will have to step forward and do their part. While I will be requiring all Americans to have health care, I will be calling on employers to do their part as well. Today, large American companies compete in a global economy against companies in countries that impose far lower health care burdens on employers and many of our manufacturers are struggling to pay for retiree health commitments that our foreign

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competitors simply don't have. Under my plan, large companies will be required to help pay for their employees' health care. Those that do so can simply maintain their current policy that they choose. Those that don't, will need to contribute towards the cost of covering their employees on a sliding scale based on their size and average wages.

My plan also helps American manufacturers become more competitive by providing a tax credit for those struggling with the high cost of retiree health benefits. These costs are making it virtually impossible for American manufacturers to compete with their foreign counterparts, who don't have these kinds of costs. How can we possibly compete if a car company like General Motors pays \$1,635 in health care cost per car produced while Toyota is only paying \$215 per car? And think about the retirees who rely on these benefits today. People have accepted lower wages over the years in return for the promise of a secure retirement. The tax credit I provide will help employers cover catastrophic costs above a certain threshold -- costs incurred by a few retirees with the most of your health problems, costs that can run hundreds of thousands of dollars for a single person. This relief will be a temporary measure designed to address the needs of the aging baby boomers and it will be available not just to qualifying private sector manufacturers but to states to help pay retiree costs for teachers, police officers, fire fighters, and others.

In return for this assistance, companies will have to modernize their plans with initiatives to cut waste and improve quality -- and they will have to show that they're using the tax credits to enhance their competitiveness and support their workers. We also know that health care costs are plaguing too many of our small businesses. That's a serious problem, because small businesses are now the engine of job creation in America. According to the Federal Reserve, since 1990, companies with fewer than 20 employees were responsible for 80% of the additional new jobs in America -- jobs that often cannot be outsourced. But at the same time, small businesses face higher premiums because of their limited purchasing power, and they tend to employ lower-income workers. As a result, they cover far fewer of their employees. And that coverage is eroding. Since 2000, the percentage of small businesses offering benefits has fallen from 57 percent to 45 percent.

Now, under my plan, we won't require small businesses to cover employees. Instead we will provide tax credits to ensure that many of them do. These tax credits will be based on size and average wages, so that small businesses can provide health care without destroying their bottom line. This credit could be as high as 50% of premiums for firms with fewer than 25 employees. It's a good start that small businesses are leading the way in creating new jobs. My goal is for them to create new jobs with good health care benefits as well.

Government also needs to do its part to promote shared responsibility. Under my plan, the government will provide tax-credits to insure that every single American can afford health insurance. The government will also invest in measures to improve health care quality and cut costs. This will result in dramatic savings which I will use to continue to make health care affordable. I outlined my cost-saving measures in a speech back in May. I proposed a seven-point plan to save \$120 billion nationally each year by bringing our health care system into the twenty-first century: by transitioning from outdated paper records to an electronic medical records system; by getting our chronic disease management costs under control; by allowing companies to compete for Medicare's prescription drug business, and more.

Last month in New Hampshire, I laid out my agenda to improve health care quality: a plan to raise standards, educate patients and help our doctors and nurses provide world-class care. Taken together these policies could save hundreds of dollars a year for the average American family, and make Americans healthier.

Individuals will have to share the responsibility as well. Much like drivers in most states are required to purchase car insurance, all Americans will have a responsibility to get and keep health insurance in a system where insurance will now be affordable. The sad reality is that the uninsured don't just struggle with costs themselves, they impose costs on the rest of us. It's a hidden tax. The high cost of emergency room visits that could have been prevented by a much less expensive doctor's appointment,

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the cost of unpaid medical bills that lead insurance companies to raise rates on the rest of us. Covering these individuals is the only way to get rid of these hidden taxes. The only way to guarantee affordable coverage for everyone is to cover everyone, and that is the choice we need for America.

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Finally, I'll call on drug companies and insurance companies to do their part as well. It is time that we put patients, not drug companies and insurance companies, first. That means changing the way they do business. Now clearly with drug companies we have to do more to get generic drugs to market, including the new biologics that are coming into the marketplace and are often extremely expensive. We do have to provide more negotiation to get drug prices down and to import from Canada and other countries that are similar to ours. Because ultimately, the American tax payer pays for the development of a lot of these drugs through NIH grants and other kinds of research grants; we pay for the clinical trials, and then we pay the highest prices in the world. And we're going to begin to rein that in.

It also means changing the way insurance companies do business in America. I will start by banning insurance company discrimination. Right now, insurance companies have free reign to cherry pick the healthiest patients and shut out anyone who seems to them like a bad risk. Insurance companies spend \$50 billion a year on elaborate calculations and schemes to figure out how not to insure people. \$50 billion trying to shut out those who need care the most. And everyday they deny people coverage because of pre-existing conditions or the result of genetic testing. Think about what this might mean down the road with advances in genetic testing. The vast majority of us could wind up being bad risks because genetically most of us will probably show we are susceptible to something and therefore we will become uninsurable.

So one of the urgencies behind this plan now is that the insurance industry as it has been constructed and executed over decades now will no longer be able to take care of increasing numbers of Americans if they stick with the policy that eliminates our fellow citizens. This legalized discrimination against the sickest of Americans is unfair and immoral and it defeats one of the central purposes of insurance, which is to share risk.

My plan puts an end to this. It forces insurance companies to compete based on cost and quality, not how skillfully they can weed out the sickest patients. My plan also has a prevention initiative, requiring the insurance industry and public programs like Medicare and Medicaid to promote wellness as well as treat illness and provide every American with comprehensive preventive care.

Today we pay doctors and hospitals to treat diseases and injuries but not to prevent them from occurring in the first place. In fact, we've made it increasingly difficult for doctors to do that because of the way insurance companies reimburse physicians. Diabetes care is a perfect example. Many insurance companies won't pay for a diabetic to see a nutritionist to learn how to eat properly or a podiatrist to get their feet checked, but if you wind up having to have your foot amputated from complications due to diabetes, the insurance company will pay for that. And if you ask why, the insurance company will tell you, they don't want to pay for preventive health care because the patient might switch to a different company and they will lose the benefit of the investment in prevention. But if a patient needs his foot amputated, the reason he goes, the insurance company is pretty much stuck with that on their watch. Now that is upside down and backwards and I'm going to change it because I think it's time we focused on keeping people healthy, not just on treating them when they become sick.

Now I know that these proposals will not make me the insurance industry woman of the year. But I don't think I've been in the running for that title since 1993. At the same time, I truly believe there are plenty of people in the insurance industry who wish their companies did not make a profit by excluding the woman who discovers she's genetically predisposed towards getting breast cancer, or by burdening the family whose child has autism with unmanageable premiums.

The idea is not to put the health insurance industry out of business, but to help it find a better way to make a living. Under my plan, insurance company employees will

have a whole new set of incentives. They will wake up everyday and focus on making profits by providing the highest quality care at the lowest cost and they'll never again be torn between turning a profit and improving the health care of individuals who make sure of communities and our country.

Now, how will I pay for this plan? First let me tell you how I will not pay for it. I won't pay for it by pouring money into a broken system. I won't pay for it by raising taxes on middle class families who are already struggling with rising costs and stagnant wages. Instead, I'll pay for part of it by implementing the cost saving measures I outlined in May. And I will pay for some of it by rolling back part of President Bush's fiscally irresponsible tax breaks for the highest income Americans.

And I'll pay for some of it by limiting the tax breaks for people making over \$250,000 a year to the same level that ordinary, middle class Americans get. Right now, the highest income Americans get some of the most generous health care benefits and the most generous tax deductions to go with them. Well-off Americans should be able to deduct the cost of the same quality health plan that middle-income families can deduct. If they want to receive extra benefits beyond what most middle income families get, they should pay for it themselves, not have tax payers foot the bill for them.

Announcing my plan today is just one step in a larger process. In the coming months, I will continue to reach out to people all across America and ask for their ideas and their reactions. Because, to truly reform health care in America, we need more than a plan. We need a movement -- a movement of people determined to change the system who will not rest until we succeed. Lisa Scott from Greenville, Iowa, whom I met back in May, is one of those people.

Six years ago, Lisa's daughter, Janelle, began having chest pains and black outs. She was sick for almost a year. Janelle requested a chest x-ray, but she never received it, because while she was working two jobs, she didn't have health insurance, and she couldn't afford to pay for it out of her own pocket,

One week after being denied the chest x-ray, at the age of 18, Janelle died. Her death certificate listed the cause of death as unknown, because Janelle was never able to afford a proper diagnosis, a diagnosis that with care might have saved her life.

It's too late to help her daughter, but Lisa Scott hasn't stopped speaking out and calling on us to come together and fix our health care system. She is determined to help other families, to spare them the loss and pain that her family felt.

Now that is who we are at our best. We are a nation where people help those they've never even met. Where we do understand we are all in this together, that when a child is sick and can't see a doctor, the family loses everything because someone had an accident, when a mother or a father lies awake at night worrying about how they possibly care for the people they love. That diminishes all of us. Now after 1994, when people asked me if I was going to give up on health care reform, I always had the same answer. Why would I give up on America and the American people? For so many years I have listened to their stories. I carry these stories with me everyday.

And perhaps more than anyone else, I know just how hard this fight will be. But that is why I'm running for President, because I'm ready with you to help write a new story. The story about how we finally put aside our differences to face up to one of our greatest challenges. The story of how people of good faith and good will came together and worked out a solution because they cared too much about our country and their fellow citizens to let this crisis continue.

The story of how everyone took responsibility, we all did our part, and we became a healthier, stronger, more prosperous nation because of it. We owe that to the Rose family. We owe that to the memory of Janelle and to her family. We owe that to every family in America. Today, we have an opportunity to make history together. As President, I will seize that opportunity and I hope all of you will join me.

Thank you and God bless you.

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