

Roll Call
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Roll Call

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HEADLINE: The President Says, 'We Must.' We Will.
Seize the Moment: Provide Private Health Coverage for All, Guaranteed

BYLINE: By Hillary Rodham Clinton

BODY:

Together, we confront a historic moment. It is a moment when we ask ourselves: Are we going to join every other industrialized country and guarantee health coverage to all of our citizens? The President's answer is "Yes, we must," and I believe we will.

Whether we seize this moment will tell us about our willingness as a nation to take the necessary steps to renew our strength and vitality.

After all, unless we guarantee coverage to everyone, we will not achieve real health security; control skyrocketing health costs; free doctors and nurses to concentrate on practicing medicine; and reward work. This is a critical test of who we are as a people and a nation, a test we cannot afford to fail.

We all agree that America has the best medical care in the world; that is not what this debate is about. And though the debate is, to a certain extent, about the way we finance health care, it is also much bigger than that. It is a debate about what kind of country we are and intend to be.

Guaranteeing every American health care, first and foremost, is about security for all of us, not only the 58 million Americans who lack coverage at some point each year.

None of us, with the exception of those already eligible for Medicare, can know that this time next month, or next year, we will have affordable health insurance. None of us under the age of 65 has that security. None of us can predict the state of our health. None of us knows when an accident may occur.

When Americans don't feel secure about their health coverage, they stay in jobs they would otherwise leave because they fear losing their health coverage.

They stay on welfare, where medical benefits are guaranteed. And this lack of security hurts the people who are the most vulnerable - young families and working women. That's why guaranteed private insurance for everyone must be the cornerstone of health reform.

Some people argue we can achieve reforms like "portability"- taking your

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insurance with you if you lose your job or change jobs - without guaranteeing coverage to everyone.

But as Sen. John Chafee (R-RI) has rightly pointed out: You can't very well achieve portability without universal coverage. Insurance isn't very "portable" for a person who has just lost his or her job if, suddenly, they are responsible for the full cost of their old health coverage.

The importance of guaranteed coverage for everyone goes beyond security to the issue of controlling skyrocketing health care costs. As a nation, we spend more money per person than any other by far, and yet we don't guarantee coverage to all of our citizens.

Without reform, rising health care costs will threaten the already strained budgets of our families, businesses, and state and federal governments.

If we do not insure everyone, we will continue to see "cost-shifting"- where those of us who are insured pay higher premiums and increased taxes to make up for the uncompensated care costs of those who do not pay for themselves. Businesses that provide insurance to their employees will continue to pay for those who do not. Costs will continue to spiral upward.

The evidence is overwhelming. In New York state, for example, insurance reforms in the absence of universal coverage raised costs by as much as 35 percent. As health policy experts Ted Marmor and Jerry Marshaw of Yale put it, "cost control becomes easier when the plan is universal, not harder."

Or, as the Wall Street Journal pointed out, the cost of a standard benefits package when everyone is covered is 19 percent less than it would be if some people were left unprotected. Universal coverage is not just important to security - it is an economic imperative.

Guaranteeing private insurance to every American will not only make our people and our economy healthier, but also will give doctors, nurses, and other health professionals the time they need to concentrate on practicing medicine - instead of dealing with insurance company red tape and bureaucracy.

With everyone covered, we can have a single claims form - instead of today's different forms from over 1,500 insurance companies. With a standard, comprehensive benefits package, doctors won't have to hire people to sit on the phone with the insurance companies to haggle over what's covered and what's not.

Health care providers also won't have to worry constantly about getting reimbursed for their work. Today, doctors, hospitals, and other health care professionals are sometimes forced to turn away patients because the patients have no insurance and no ability to pay for services.

No doctor should ever be put in such a situation. With everyone guaranteed coverage (and providers guaranteed reimbursement), doctors, nurses, and hospitals will be able to return to their traditional role: caring for the patient- no matter what.

Guaranteeing coverage is also important to restoring an old-fashioned American value - the importance of hard work. Today's system rewards welfare over work. If you're on welfare, you're guaranteed health coverage for yourself

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and your family. But if you want to leave welfare and get a job, you put your family's health security at risk.

Think of the message that we send to literally millions and millions of working Americans. Under the present system, we tell people very clearly, "If you're lucky enough to work for someone who will help you with your insurance, or if you're poor enough and down on your luck enough to qualify for government assistance, then you'll have health security. But if you're in the middle and you get up every day and work for a living and you cannot afford health insurance yourself, you're out of luck."

No hard-working American citizens should have to go on welfare to provide health care for their children; guaranteed private insurance for everyone will stop this from ever happening again.

When our work is done, we will no longer have to hear heartbreaking stories like the one I heard in Cleveland from a woman who was holding one of her two daughters who have chronic illnesses.

She told me about a conversation she had with an insurance company representative as she was trying to find health coverage for her daughters. The insurance company representative told her: "There isn't any coverage available for your daughters because, after all, we don't insure burning buildings."

Imagine how that young mother felt, and ask yourself if we can continue to live with a health care system that treats sick children as risks that are best avoided.

It has been an honor for me to participate in this historic debate. I've had the privilege of traveling around our great nation and sitting down with hundreds and hundreds of concerned citizens.

I've heard story after story of what our broken health care system does every day to hard-working Americans. It breeds insecurity, threatens our economic future, stands at odds with our values, and sometimes tears apart families.

I know we can do better. I believe America can and will do what we know is right. And when we guarantee health security to every American, I want to be able to go back to all the wonderful people I've met - just as Members of Congress will be able to go back to their constituents - and say: "We have just passed a bill that guarantees that you will never lose your health coverage for the rest of your life." That will truly be a historic moment.

As an American citizen concerned about the health of our nation, I stand with you as we confront this challenge that touches all of us. I am convinced we can achieve lasting, meaningful change. And with the hard work of Congress, we will do it this year.

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