

Withdrawal/Redaction Sheet

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FLOTUS Statements and Speeches 1/18/93--9/20/93 [Binder] : [5/11/93 Health Care Forum w/Sen Rockefeller]

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RESTRICTION CODES

Presidential Records Act, [44 U.S.C. 2204(a)]

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5/11/95
Health Care Form w/ San Records

THE WHITE HOUSE
Office of the Press Secretary

Internal Transcript

May 11, 1993

REMARKS BY THE FIRST LADY
DURING HEALTH CARE FORUM

Morgantown, West Virginia

6:30 P.M. EDT

MRS. CLINTON: Clap when you think it'll make the Senator and me feel better. How's that? (Laughter and applause.) We're trying to promote health care here. (Applause.)

SENATOR ROCKEFELLER: Now, when you read your tickets when you came in, at the very bottom lefthand side, it said that, by virtue of being here, you have to be flat-out for passing health care reform this year. Anybody who is for 1994, out. (Laughter.) Only 1993.

MRS. CLINTON: That is what he has been saying to me ever since the election, I think, before I ever even got this assignment. Your senator has been preaching and teaching and reaching out to everybody who will listen about how important this is. I think he deserves a big hand, because he's trying -- (applause.)

SENATOR ROCKEFELLER: Mrs. Clinton, I notice we have the Speaker of our House of Delegates and the President of our State Senate right here in the second row.

MRS. CLINTON: While we're still waiting and they're checking our mikes, there's somebody else here who I think deserves a hand, because I'm a great fan of hers and have known here for a long time when Jay was your Governor, and that's Sharon Rockefeller. (Applause.)

SENATOR ROCKEFELLER: Just a comment to all the staff here that have put in hours and have really made an effort, my thanks for all you've done. Thank you very much. (Applause.) And if you don't thank them before the show starts, then you may not see yourself on TV, or hear yourself. (Laughter.)

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MODERATOR: The following special program is sponsored in part by West Virginia Bankers Association, West Virginia Hospital Association, Warner-Lambert Company, United Mine Workers of America, and West Virginia University.

From the Health Sciences Campus of West Virginia University in Morgantown, West Virginia Speaks: Our Hopes for Health Care Reform. A special program with First Lady Hillary Rodham Clinton and United States Senator Jay Rockefeller.

MR. D'ALESSANDRI: Good evening. I'm Robert D'Alessandri, Vice President for Health Sciences at West Virginia University. Welcome to our health care forum: West Virginia Speaks: Our Hopes for Health Care Reform.

Tonight we will have an opportunity to talk with the leading national policy makers about what we in West Virginia hope health care reform will accomplish.

I want to thank Hillary Rodham Clinton, Chair of the President's Task Force on Health Care Reform, for coming to West Virginia to listen to our thoughts on this important subject. All of America has been impressed with Mrs. Clinton's energy, sense of mission and willingness to listen to all sides on this important subject. I hope she will find more support here tonight for the changes that need to be made.

We in West Virginia are very fortunate to be represented in the Senate by Senator Jay Rockefeller. Senator Rockefeller arranged for tonight's forum. Even before health reform was at the top of the national agenda, Senator Rockefeller already was a major force for reform. Through his work leading the Pepper Commission and the National Commission for Children, he has tirelessly raised the issues of the need for affordable health care for all. He is absolutely committed to improving the health of West Virginians and the health of all Americans.

The plan that the Task Force is preparing is expected to be presented to Congress soon. This is an opportune moment to relay our desires on this important issue to the White House and Congress. Tonight we are going to hear from people in all areas of our state about the most pressing issues with health care reform. We will hear about the need for universal access to health care for some of the 350,000 West Virginians with no health care coverage. We will hear about the problems health care providers face in trying to care for the uninsured. We'll hear the concerns small businesses have about health care reform and how the costs of reform will affect them. And we will hear the special problems that rural areas face in attracting health care providers to care for a fragile population.

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We will be going live to Raynell, New Martinsville, Martinsburg and Cabin Creek to hear from West Virginians who will talk about their health care. And we will hear from labor and business leaders here in Morgantown about the issues involved in health care reform.

The reforms the Clinton administration proposes will have an impact on each and every American. How and when health care will be available to every American and how much it will cost us to achieve that goal are still outstanding questions.

Health care reform presents us with many opportunities. This is an opportunity for West Virginia to let our national leaders know what our concerns are.

Thank you, Mrs. Clinton, and thank you, Senator Rockefeller, for giving us this opportunity.

SENATOR ROCKEFELLER: Bob, thank you very, very much. That was much too generous. I want to thank West Virginia University; I want to thank you, Bob D'Alessandri; Neal Buckler, the President of the University. I want to thank everybody who is going to be participating, particularly in the four counties that we'll be talking tonight.

I cannot tell you how happy I am that Mrs. Clinton is here tonight to share with us not just here, but all across the state on television and radio, what we in West Virginia are faced with in terms of health care problems. And when you think of it, Mrs. Clinton and the President put together a task force of 500 people that have been working now for months and months, and it is so important, I think, that they do what they have been doing so expertly, which is to go out into America and listen.

It's a terrible problem, health care; we all know that. I mean, last year, for example, 1,200,000 people lost their health insurance. And, of those, 1 million of them made between \$25,000 and \$50,000 a year. This is a problem for working America, mainstream America. It is crushing our families, it's crushing our state government, it's crushing our federal government. It's a terrible problem for small business.

So what I am really grateful for is the concern of Mrs. Clinton, coming to West Virginia to listen precisely to what our problems are, because our problems, in many ways, might be like others, but maybe they're a little bit different. And we want to look at some of them in depth tonight.

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And, Mrs. Clinton, I want to tell you that we in West Virginia are very grateful to you for coming.

MRS. CLINTON: Well, it is I who am grateful. This is a wonderful opportunity. I always like coming to West Virginia and didn't really have to think very long when Senator Rockefeller suggested this opportunity, which is a very unique one, to be able to hear from people all over one state, talking in-depth about the problems that are affecting not only West Virginians, but all Americans.

I'm very grateful for the kind of help and cooperation that I have received from Senator Rockefeller who has been in the forefront of talking about the need for reforming our health care system -- not just because it's the right thing to do, not just because we will help millions of Americans who are really on the edge right now -- those who are insured, but could be wiped out because their insurance doesn't cover everything, those millions who are uninsured, generally everyone who is feeling insecure about health care today.

But it's also the economically smart thing to do -- to reform our health care system now before it consumes \$1 out of every \$5 that Americans will make by the year 2000. So it's a great treat for me to be back in West Virginia to have an opportunity to listen and to learn and to take that back with me to the President as he moves forward toward announcing a comprehensive health care reform for our country.

MR. D'ALESSANDRI: Thank you, Mrs. Clinton. And let's move right to Raynell, West Virginia. Craig and Vicki McClung, can you see us and hear us?

MR. MCCLUNG: Yes, sir.

MR. D'ALESSANDRI: Okay, we're going to go to the tape first.

VIDEOTAPE SHOWN:

MODERATOR: The town of Raynell in Greenbrier County has deep roots in West Virginia tradition. Coal is still important here. So are lumber and farming. People value cooperation, self-sufficiency and family life. The work ethic is strong, but times are tough in this region and the unemployment rate in Raynell is now close to 15 percent.

Raynell stands outside the mainstream of urban America. And most people here like it that way. School sports are an

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important part of family life. Many believe that such activities cultivate family values and stability. Raynell Medical Center is the heart of the health care delivery system for this town of 1700 people, and the surrounding area.

It's estimated that between 250,000 and 300,000 West Virginians have no health insurance. That means usually they aren't getting the care they need. And when they do seek medical attention, it's often not until a health problem has reached crisis proportions.

Craig McClung had a good job in the coal industry until a serious accident in 1988 ended his career. He's currently unemployed. And except for a son with [REDACTED P6(b)(6)] who is eligible for Medicaid, his family of six has no health insurance.

MR. D'ALESSANDRI: Craig and Vicki, can you hear us? We're with Jay Rockefeller and Hillary Clinton.

MR. MCCLUNG: Yes, sir.

MR. D'ALESSANDRI: Oh, that's great. Craig, maybe you could just catch us up a little bit in terms of what losing health insurance and your accident and everything, what that's meant to you and to your family.

MR. MCCLUNG: Well, I had been employed in the coal industry for 12 years, and that I fell 65 feet on December 14th, 1988. But for the grace of God and from fine doctors at Plateau Medical Center, I was --

MR. D'ALESSANDRI: Yes, you go ahead and just take your time. When you went to that hospital, they fixed you up. But you still -- you went back to work, but you still couldn't stay with it, could you, because the pain was too bad.

MR. MCCLUNG: Yes, sir. That was what has happened.

MR. D'ALESSANDRI: And how has that affected your life? And, Vicki, you, too -- what's that meant for your family and for your children?

MS. MCLUNG: Well, when we had health insurance, health care wasn't a major concern. But when we lost our health insurance, it became a major worry. Last summer, I found out firsthand what it was like whenever you a problem arises and you have no insurance. I woke up one morning with severe pains, and since I have a brother who has had [REDACTED P6(b)(6)] I knew the symptoms I was having, but in the back of my mind, I kept knowing the cost that would be involved. And so I put off going to the doctor until the last possible minute.

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Luckily, I only had to spend one night in the hospital. But because of that one-night stay, we're having to pay out about \$100 a month -- have be, and will be for the next year. So it's a big worry.

MRS. CLINTON: Vicki, this is Hillary Clinton. How are you?

MRS. MCCLUNG: I'm just fine.

MRS. CLINTON: I'm glad to meet you through satellite technology like this.

When Craig had his accident and was injured so badly, did the insurance initially -- the worker's comp and the insurance -- did that cover your expenses; but then when he couldn't go back to work, then you lost your insurance? Is that what happened?

MRS. MCCLUNG: That's right, ma'am.

MRS. CLINTON: And how long have you as a family been without insurance?

MRS. MCCLUNG: For about four years now.

MRS. CLINTON: And have you had any medical needs that you, in addition to the one you just described to us for yourself and for Craig and the children, have gone unmet because of no insurance?

MRS. MCCLUNG: Well, just maybe some routine health check-ups, like eye care and dentistry and preventive medicine more. Luckily, we've been pretty healthy.

MRS. CLINTON: That's a blessing, isn't it?

MRS. MCCLUNG: Right.

MRS. CLINTON: Now, in the introduction they mentioned that one of your sons had P6(b)(6) Is that right?

MRS. MCCLUNG: Yes, ma'am.

MRS. CLINTON: And how is his medical treatment covered?

MRS. MCCLUNG: Right now it's covered by a medical card. Up until Craig was hurt, we always had health insurance that covered

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MRS. MCCLUNG: That's right.

MRS. CLINTON: I mean, that is just absolutely backwards from what we ought to be doing in this country and, yet, we're doing it, we're sending the wrong signals and we're not doing a very good job taking care of people.

SENATOR ROCKEFELLER: Vicki, can I ask you -- Brandon has his health care through the Medicaid; on the other hand, your other children don't. What is it that you worry about? I mean, what is it like to be a mother with four children, and for three of them there's no health insurance whatsoever? I mean, don't you wake up at night sometimes just worrying about an accident, and what would you do? What would you do?

MRS. MCCLUNG: Well, my boys have always been involved in a lot of sports, and when we lost our health insurance I was constantly saying, no, you can't go skating, or, be careful when you're playing soccer for the fear something would happen to them. And then I realized it's not their fault that we have no health insurance, and we just have to pray that they won't have any problems.

SENATOR ROCKEFELLER: But you never really have -- you never go to sleep at night with a sense of peace of mind, do you -- either of you, Craig or Vicki?

MRS. MCCLUNG: No, sir.

SENATOR ROCKEFELLER: Well, we're awfully grateful to you. It's a hard thing, I guess, I would assume, to just open your lives up to so many people all across West Virginia. But by doing so, you're speaking for hundreds of thousands of our people, and that's incredibly important. And it's so important that the First Lady of our land get to hear what it is that you have to say.

MRS. CLINTON: Well, I think it's especially important. Because, you know, there are a lot of people who talk about the uninsured in America, and they say, "You know, the uninsured are people who don't want insurance. The uninsured are young people, and they don't mind taking risks. So, why do we have to worry about insuring the uninsured?" And I hope that your willingness as a family to come forward and say, "Look, here we are. We are the uninsured," will help some people see this problem in a more realistic way, and they will quit saying that people who are uninsured don't really need health care, because I don't know what they think they are, some kind of special super people when they're just people like us.

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And, as Senator Rockefeller said, 1,200,000 Americans lose their health insurance every year, and most of those people are just like your family -- they're people who have worked hard, they're people who try to do their best and, through no fault of their own -- an accident, a layoff, a plant closing -- they find themselves without health insurance. So today, you're really speaking for millions of other Americans, and I really appreciate that.

SENATOR ROCKEFELLER: Vicki and Craig, could you introduce your four children to us so we can just see them and meet them?

MR. MCCLUNG: Off and to my left is my oldest son, Brandon, our youngest son, Brent, our next to oldest son, Brian, and our middle son, Brad.

MRS. CLINTON: Where did all those Bs come from, Craig and Vicki. (Laughter.)

MR. MCCLUNG: From their mother.

MRS. CLINTON: I like that. (Laughter.) Well, "B" is for "boy." That makes a lot of sense. I think that's great.

SENATOR ROCKEFELLER: We really thank both of you very much. You've shared yourself with, really, the whole country, and we're very, very grateful to you.

MR. MCCLUNG: Thank you.

SENATOR ROCKEFELLER: Thanks so much for letting us into your lives. And I know now that Linda Amon, who works at C & P and who represents the communication workers, I know that you have some comment that you'd like to make, Linda, and we look forward to hearing what that is.

MS. AMON: Okay, thank you. Thank you, Senator. And welcome, again, Mrs. Clinton to wild, wonderful West Virginia. With many companies downsizing, jobs relocating to Mexico or overseas, retirees facing health insurance cost-shifting, many West Virginians could very well find themselves in a similar situation, just as the McClung family. Even those who are fortunate to have health insurance are not adequately covered in the event of a catastrophic illness or accident.

I am very pleased to tell you that West Virginians have the highest per capita of homeownership in the United States.

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However, one serious illness or accident certainly could make any of us homeless.

Virtually, all the strikes over the past six to eight years in our industry have been over health care issues. Last year, our CWA members that are employed at Century Cable TV here in Morgantown, have seen their family insurance copayment almost triple, resulting in many members having no choice but to drop their health insurance, because, you see, they no longer could afford to keep it.

CWA is on record as supporting the single-pair concept for universal health care. We're hopeful that health care issues will be addressed to Congress, and it will be as fair as possible to all parties, particularly the working people and retirees. Thank you.

SENATOR ROCKEFELLER: Linda, thank you very much. That was a going point, and we're very grateful to you. And now we're going to go to New Martinsville in Wetzel County.

VIDEOTAPE IS SHOWN:

MODERATOR: New Martinsville in Wetzel County is an industrial town in a rural area. Along the Ohio River are chemical and manufacturing plants and service industries. The river itself is busy with commerce as heavily-laden barges sail north and south. The steep ridges that wind back from the river are home to livestock farms and dense woodlands. Many residents with a lack of transportation and long distances, can make access to health care difficult.

Wetzel County Hospital is the center of the county's health care network. The hospital and community physicians provide substantial amounts of charity care. Like many rural hospitals, it faces a continuing challenge to provide a high level of services in the face of severe financial difficulty.

Dan Dunmeyer has been administrator of Wetzel County Hospital since 1987 and has guided it through several financial crises.

SENATOR ROCKEFELLER: Dan Dunmeyer and Dr. James Kamersi, this is Jay Rockefeller and Hillary Clinton. Can you hear us all right?

MR. DUNMEYER: Yes, we can.

DR. KAMERSI: Yes, we can.

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SENATOR ROCKEFELLER: All right, Dan. I don't know if you're sitting in the emergency room there, but what percentage of folks that come into your emergency room, Dan, are people that just don't have health insurance?

MR. DUNMEYER: Senator, we serve quite a few patients in our emergency room that do not have insurance or are uninsured or underinsured. The percentage seems to have been growing the last five to six years. Our volume has increased overall. But what we have experienced is fewer people being able to pay. So it's a dichotomy of things -- volume increases, but dollars have decreased.

SENATOR ROCKEFELLER: Dan, if you had to say what was wrong with our current health care system, what would you say to Mrs. Clinton and to the rest of us?

MR. DUNMEYER: Well, I think there's a number of issues. We can't fragment out approach. Coming from a small rural hospital approach in a small rural community, it is easy for me to say that the focus needs to be on primary care, therefore allowing access to care. There's a whole lifestyle issue as well, trying to educate our children to improve their nutritional aspects, their exercise aspects, and take more ownership and responsibility for their own lifestyle. So those two predominant issues -- primary care and wellness -- there's other issues, such as reimbursement or financing and being able to expand programs that reach out into the community. But I think the emphasis should be on primary care.

SENATOR ROCKEFELLER: Let me just ask Dr. Kamersi -- do you find that the folks in that area that don't have health insurance are, in fact, reluctant to seek care, that they kind of put things off? What is the effect in that area of just not having any health insurance? What happens in people's lives?

DR. KAMERSI: I think there are many people who are reluctant because they feel they can't pay for their health care, so they will put things off until they end up having to be in the hospital or go to an emergency room where they don't know someone so they don't feel bad about accepting free care. So it does lead to increased costs, especially for them.

MRS. CLINTON: Doctor, I'd like to ask you and Mr. Dunmeyer to expand, if you will, on what you think the best ways we could improve primary care in a community such as yours and other communities like yours around the country. What are some of the different approaches that you think would work? How do we increase the supply of primary care physicians and others, nurse-practitioners, nurses, physician's assistants and the like, so that we have better access in the rural areas?

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DR. KAMERSI: I think one very important way is to look at what it costs me to provide care. So, some help in making it easier for me to provide care, and looking at that cost issue will help me provide care to more patients. I think that's the primary --

MRS. CLINTON: Could you explain that, Doctor? When you say what it costs you, could you describe a little bit more what you mean by that?

DR. KAMERSI: Well, within the last several years, the primary control has been to try and reduce reimbursement. But the other side of the equation, my expenses, have not been looked at, specifically. So, it continues to cost me more to provide care, plus insurance processing is a significant expense for my practice.

MRS. CLINTON: Are you primarily reimbursed as a primary care physician through Medicare and the other third party payers?

DR. KAMERSI: Yes.

MRS. CLINTON: So you, then, are in the same position as general internists and family physicians and pediatricians and others who are really at a disadvantage because you don't get reimbursed appropriately for your -- in the office kind of work, your clinical work, whereas, if you were doing procedures and tests and surgeries, you'd be reimbursed at a higher level? Is that your experience?

DR. KAMERSI: That has been the experience, and I think the expense in processing those claims is the same for a primary physician as it would be for someone either in a larger institution or a consultant.

SENATOR ROCKEFELLER: You know, both to Dan and to Jim, I hear so much about the hassle factor. I have a first cousin who practices family medicine up in Portland, Maine, and he actually had to sort of -- after 14 years or 15 years, he just kind of quit for a year just to get his burners going again. He was just so distressed about paperwork and filling out forms and the so-called "hassle factor." Can you tell us a little bit about that from both of your points of view?

MR. DUNMEYER: I'll start, Senator. I believe my numbers may be off, but there's close to 1500 different insurance companies. Every one requires different information on each of those pieces of paper. So, yes, I think one simple approach is to have that uniform billing to make it easier. There is no reason why a hospital our size should have to have as many people specializing in

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Medicare reimbursement and Medicaid reimbursement, and the other third party payers when it would be most, or more simple to just have one form to complete and go on our way.

MRS. CLINTON: That is one of our goals. We want to streamline reimbursement, eliminate all of these forms, have a single form which everybody is required to use, and I think it would be one of the greatest improvements we could make in the very short-term. Because you would find it so much easier to run your hospital, and most physicians would be freed from the responsibility they now face of hiring people to hassle with insurance companies, to respond to inquiries and to fill out those forms. That's the fastest-growing part of medical care is the paperwork part of it.

DR. KAMERSI: I think if you would talk to our clinical staff, our nurses and technicians are tremendously frustrated with removing themselves from patient care to do paperwork. So we could applaud that effort of streamlining our paperwork.

MRS. CLINTON: Great.

SENATOR ROCKEFELLER: If everybody in America had health insurance, and everybody in Wetzel County and all the counties throughout there that use your hospital, you wouldn't have so-called "charity care." Either you as a hospital administrator or Dr. Kamersi as a physician -- in other words, when people get health insurance and they have health insurance, that means they can pay their bills. And that's not all bad, is it, for a doctor or a hospital?

DR. KAMERSI: Obviously not. I think, if I may, that a perfect segue for a point that I would like to make, this hospital, like most hospitals and physicians, do not turn patients away. We take it upon our mission to treat everyone who comes to our facility. So we've accepted that responsibility of uncompensated care; but universal access, that, too, would be a great help.

MRS. CLINTON: But, you know, one of the really sad parts about that is that your willingness to treat everyone and to, in a sense, do so at a cost to your hospital has meant that, for many hospitals, you've had to try to shift those costs because you couldn't run on empty for very long. And so, it's the private pay insurance, it's the Medicaid, it's the Medicare system that pick up the payment for individuals who cannot afford the entire cost or only a part of it. And I often have conversations with people who are so angry about their hospital bills -- and I'm sure you've had conversations like that -- where somebody points and says, \$50.00 for two Tylenols, or \$1,100 for a foam rubber mattress that I could go down to the wholesale store and buy myself for \$80.00.

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But the problem, of course, is that hospital administrators like you are put into an impossible position. I mean, once you do what we want you to do, which is to take care of sick people who can't pay for it, that money has to come from somewhere, so we're caught in a vicious circle that, as the Senator points out, if we had universal coverage, everybody would be paying their fair share again.

MR. DUNMEYER: That's right. When they live across the street from you, it is hard to turn people away.

MRS. CLINTON: That's right.

SENATOR ROCKEFELLER: Dan and Jim, we're incredibly grateful to both of you for sharing part of your frustrations and your evening with the First Lady and myself. And we really thank you.

And we have also here in our audience in Morgantown, Dr. Bernie Westfall, who is president of this whole West Virginia University hospital system.

Bernie, we welcome any comment you might have.

DR. WESTFALL: Thank you, Senator. Mrs. Clinton, it is a real pleasure to welcome you to the health sciences center here and to speak to you about the health care system as it relates to a university referral hospital. Obviously, you have a great deal of insight into cost-shifting, and that's one of the things that I've wanted to talk about.

As you might expect, here at the University Hospital we treat large numbers of very, very sick patients. And many of these patients come here from long distances, and many of them do not have insurance. And to give you a very direct example of the outcome of that is that, for a patient who has insurance that's admitted to West Virginia University Hospital, they will pay approximately \$500 more per day on their bill in order for us to cover the cost of the free care that's provided at the Ruby Memorial Hospital here. And that, of course, means that hospitals that provide a lot of care to uninsured patients have to charge more. And that's the way the system is currently financed, and there's a lot of inequities in that.

We certainly are proponents of a universal coverage. We believe it's the only way to make a -- put all hospitals on even footing and to eliminate this business and this confusion about

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shifting these costs to the patients that can pay. There's nothing fair about that.

The one concern that we have is that getting to universal coverage for all of the people in this country that do not have insurance is going to be a very expensive proposition, and we know that. Our concern is that you may be forced, in looking at health care reform, to phase it, to begin with trying to fine-tune the payment systems and to get rid of the insurance bureaucracy, which we favor, but then we may have to delay or phase-in the coverage for everyone.

That would mean that, for a hospital like ours, we would be at a great competitive disadvantage during that phase-in period. And I'm sure that you're aware of this, but we want to restate it from West Virginia and from the Ruby Memorial Hospital here. It's very important.

SENATOR ROCKEFELLER: Bernie, I hate to interrupt you, but we've got a lot of people on the line and I really apologize to you, but we need to thank you very, very much and we need, now, to go to Martinsburg, West Virginia.

VIDEOTAPE IS SHOWN:

MODERATOR: West Virginia's historic eastern panhandle is one of the state's most affluent and rapidly-growing areas. Just an hour from Washington, D.C., it's becoming populated by people who commute to the capital for their jobs.

Martinsburg, in Berkeley County, is the area's largest town with a population of about 14,000. The region is the center of West Virginia's fruit growing industry, and the seasonal employees who work the orchards pose special health care issues.

Industry has found the panhandle's flat terrain, mild climate and accessibility to East Coast markets attractive. The large companies, which nearly always provide health insurance for their workers, health care reform may bring relatively minor changes. But small businesses worry that required coverage for their workers may be too expensive.

Berkeley Upholstery in Martinsburg is a manufacturer of custom furniture that currently has 18 employees. It's a family business now in its third generation.

SENATOR ROCKEFELLER: Mike Ellens and Jerry Keith -- Mike, we know that you're the business owner there. And, Jerry, you've been working and we also know that you're a Vietnam Vet.

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Mike, maybe you could talk to us a little bit as the owner of a small business what it means, the problems of health insurance, in trying to get -- or, the frustrations of it. If you could just talk to us as representing a typical small business in West Virginia.

MR. ELLENS: Good evening, Senator, and Mrs. Clinton. During the five-year period, from 1982 to 1987, we found our employee and employee dependent health care insurance coverage increase a total of about 32 percent. In the next five years, from 1987 to 1992, it increased in excess of 500 percent. We had one carrier fail, and the second carrier got hit with two major claims and became very recalcitrant to deal with, ending up forcing us to go to the West Virginia Insurance Commission on at least three occasions to settle claims.

Anticipating another 50 some-odd percent increase in premium, we shopped for other carriers but found because of the small group, and we have an old group -- average age is about 53 and our oldest employee is 81 and many have pre-existing conditions -- many carriers did not want to deal with a small group, and those that did were reluctant to do so because of the age and the pre-existing conditions or wanted to exclude employees.

This has basically been our problem with trying to provide our employees with insurance. And we have found that as the cost increased a family now is in excess -- was approaching \$7,200 a year, we've had to reduce coverages and shift more of the cost over to our employees.

SENATOR ROCKEFELLER: Maybe I could just butt in there with Jerry, and if you could talk, Jerry, to Mrs. Clinton and myself and to West Virginia about what your health care insurance problems have been let's say over the last five or 10 years. What have been the frustrations for you?

MR. KEITH: Basically, my frustrations come out to be that the big industry is offered all kind of incentives and discounts. When it comes to the smaller industry, there's no incentives, no discounts and, quite often, no insurance offered whatsoever to us. Here at Berkeley, we've seen our costs keep rising and rising. Every time they've rose, we've had to lower our coverage and raise our deductible to be able to afford it. And, finally, in the past year or so the company has had to add a certain portion of this cost onto us individually right on the paycheck at the end of the week.

This is getting harder and harder on all the people here, and they've had to ask themselves an important question -- can I afford this insurance and, possibly more important, can I afford

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not to have health insurance? We talked about this earlier and they -- some of the people here asked me what I thought was a reasonable cost of health insurance. And I can't answer it in dollars and cents but I can tell you I don't think it should be the highest number in my monthly budget. I don't think it should be higher than my house payment. I don't think it should financially burden small industry out of existence, and I don't think it should financially burden me to the point that I can't enjoy my good health for the fear of a possibility of bad health.

MRS. CLINTON: Jerry, that's an eloquent, eloquent statement. (Applause.) You have said so well what I have heard all over America because more than two-thirds of our small businesses like Berkeley do insure and they have run into exactly the same problems that you both have described tonight. And it's just heartbreaking because it's clear from listening to both of you that this is a company where people talk to each other, where they stay employed for long periods of time, where your oldest worker is 81, where there's a real sense of community as well as a job. And yet what you have faced is what small business has faced in the last 10 years. There is no excuse for it.

And among the reforms that the President will propose are the following: There will no longer be the kind of disadvantage that small business has encountered. You will be part of great, big pools to buy insurance and you will get all the breaks and all the discounts that the big guys have been entitled to, and they won't be able to play you off against one another the way insurance companies have in the last few years; so that it got to be more like how few people could you insure for how much money instead of how many people you could insure for a reasonable return.

Secondly, people will not be denied insurance coverage because of their age or a preexisting condition. They will be eligible for reasonably priced insurance because they are Americans. And that is something that is very important to us, particularly when it comes to people who have been working hard and have been disadvantaged, as you have described.

So one of the things that I feel very comfortable telling you both tonight is that for companies like yours that have suffered and struggled to try to maintain insurance and found it more and more difficult and more and more expensive, I think that the kind of reforms the President will propose will make it not only possible to insure everybody, but will do it at an affordable cost that will be bearable to both the company and the employee. And that is our primary goal in trying to make sure that companies like yours and individuals are no longer disadvantaged the way you have been.

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SENATOR ROCKEFELLER: Jerry, just not having health insurance -- I mean, you know a lot of folks like that. I mean, let's get down to it. There's a sense of self-esteem, isn't it? A sense of helplessness when people don't have health insurance?

MR. KEITH: Oh, it's definitely helpless. I think basically they've lost a lot of faith in the system. You know, some of these people have paid into something for -- a pool supposedly that we've had for 20 years and they've been paying in monthly. And now that they're getting a little bit older, it seems like the system has copped out on them. You know, it's left them standing after paying for it for all this time.

SENATOR ROCKEFELLER: Mike and Jerry, I hate to say this, but we're going to have to go to another part of the state. Mrs. Clinton is incredibly grateful that you've just been -- both of you -- so straight with us and you shared your experience with all of West Virginians, and I think people can identify with what you're saying. We're awfully proud of you, and we thank you very, very much.

And I know now that Steve Roberts, who is President of the West Virginia Chamber of Commerce, has a very short comment that he wants to make. (Laughter.)

MR. ROBERTS: Mrs. Clinton, thank you very much for coming to West Virginia and listening to our ideas and listening to our problems. We invite you to return soon. And Senator Rockefeller, thank you for your outstanding and extraordinary leadership in this important issue.

The West Virginia Chamber of Commerce hears from companies like Berkeley Upholstery often, and the story is very much the same. We believe in universal access, but we believe that in order to have universal access, that costs must be controlled first. We believe in cost control measures that include preventive medicine, education. We certainly love the idea of uniformity of claims and form administration. And we're particularly intrigued with the idea of employer buying groups. Pool buying groups make so much sense. And yet, in a state like West Virginia, which is rural in nature, there are some problems in figuring out just how to do it. So we'll be eager to work with you and to hear what comes from Washington so that perhaps we can put together employer buying groups in West Virginia and participate in those kinds of savings as well.

SPEAKER: Steve, thank you very, very much. And Mrs. Clinton, we're going to go on now to Cabin Creek, West Virginia.

VIDEOTAPE IS SHOWN:

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MODERATOR: Cabin Creek runs through a long, narrow gap between two mountain ridges in southern West Virginia. The settlement, which spread out for miles along the creek, are mostly former coal mine company towns. Most of the mines closed years ago, and the economy has never recovered. Several thousand West Virginians live along Cabin Creek. Many are elderly, others work at small businesses, or commute long distances in their jobs. A large number are unemployed. The community has worked long and hard to keep health care available. A health care center was begun was union and community activists in the 1970s, but it was difficult to attract and keep physicians. And the clinic struggled financially.

In 1991, the Cabin Creek Medical Center closed for several months, leaving the area with no primary care. West Virginia Governor Gaston Caperton worked with the state's three medical schools to reopen the clinic. It's now a training site for medical students and provides care to some 6,000 people from three counties.

SENATOR ROCKEFELLER: Jane Hughes, can you hear us all right?

Q Yes, I sure can.

SPEAKER: Okay. And Daisy Austin, can you hear us, too? And Holly Hartman? All right. Good. We're very glad that you're with us. Jane, I'm just wondering if you could tell us what it was like when, in fact, the Cabin Creek Clinic just flat out closed. There was a period of time there where it was just closed. What happened? What happened in the community?

MS. HUGHES: Well, you know, so many people depended on Cabin Creek Clinic tremendously. Up here transportation is a problem. You can't always get a ride to a doctor somewhere else. The bus only runs up here once in the morning and once in the evening. It's not like other places. And myself personally, I have transportation. But at one point, I had a very sick baby and I had a newborn at home. My son awakened with over 105 temperature. And the clinic was closed and I had to have someone to drive me about 30 minutes. I was just so scared. And then I had to have somebody to keep my newborn. So if the clinic had been here that would have never happened because I would just have come right up here.

SENATOR ROCKEFELLER: Holly Hartman, let me just ask you a question. You want to be a primary care physician, and here you are in the heart of rural West Virginia. And the odds say that you can't do it, in other words, that you just can't make enough money or that there's just -- you owe too much when you get out of medical school and yet you want to do primary care. What can Mrs. Clinton

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and the President of the United States and others do to help people like you practice primary care?

MS. HARTMAN: I think a lot of the issues that have been discussed already in the program about reimbursement, decreasing the cost of paperwork and insurance are all things that would greatly encourage students go into practice in rural care. Rural care is interesting in that it has an aspect of human care that no other specialty does -- you can follow a family for three generations, you can perhaps deliver a child, follow that child through it's childhood years, but there's also so many drawbacks to rural care as far as the reimbursement, quality of life issues in a rural area.

I think what the Clinton's need to do -- is the bottom line is patient care. So they need to change things and make it more attractive for physicians.

MRS. CLINTON: Now, Holly, that's a good way of putting it. I mean, all of the issues we've talked about are very important: reimbursement, forms, cost containment, all of those are very important. But those are a means to an end, and the end is quality patient care. I mean, the end is how do we provide better care for Americans so that they can be healthier, which then will have the impact of making our health care system more efficient as it moves through time. And what you've said is so significant because I hope we measure everything we're going to propose in terms of what is the impact on patient care. And I believe that if we look at our problems honestly and ask that question we will come back to the points that you made. We will support rural clinics because they make sense and they'll be tied into delivery networks so that they're not out there all by themselves as some kind of little outpost, but they're part of an extended system of care that, you know, stretches from Morgantown to Cabin Creek, and where physicians are going to be supported to do the kind of quality patient care you're talking about.

SENATOR ROCKEFELLER: Daisy, if I could just get you there on screen for a moment. You've been a teacher for 41 years, Daisy Austin, you're a member of the board there. And you're a senior citizen and I've known you for a long time and I love you dearly. Now what is it, as a senior citizen, that you'd like to say to President and Mrs. Clinton about what we ought to be concerned about in our health care reform?

MS. AUSTIN: Hello Senator Rockefeller and Mrs. Clinton. I'm so happy to be able to speak for the senior citizens. As you know I am -- I have been here almost eight decades. So I've gone through a lot. My greatest desire is that the senior citizens be taken care of in the manner that they like to live in.

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For example, I've lived at my home for about 43 years. I built the home and raised many, many children there. I would like to stay in my home when I become disabled and perhaps have some system in place that I could have a para-professional or someone to come in and help me to maintain my home and live happily. I would like to live there until the Hallmark Hall of Fame would recognize me for my 100th birthday. (Laughter.) So please help me. (Applause.)

MRS. CLINTON: Well, I have some kind of a feeling that may very well happen. (Laughter.) You know, one of the -- one of the issues that Senator Rockefeller and I have talked about a lot together in this issue of long-term care, because you're absolutely right, if we provided more support for older Americans to stay in their own homes. to be helped at home, maybe when that were no longer possible to move in with people and be helped in a small setting, we would be doing a great service to our older Americans. And we also would be saving money. Right now what we do is to say, you're either on your own or you're in a nursing home. Nothing in between -- we're not going to help you with any of these other needs. So I think what you're saying makes a whole lot of sense. Probably the Senator and I are going to have to call you to come down to talk to some folks in Washington about how much sense that makes.

MS. AUSTIN: I'll be glad to.

MRS. CLINTON: Good, good. (Laughter.)

SENATOR ROCKEFELLER: Cabin Creek has been losing population over the years, Daisy, and any of the rest of you that want to comment on this. Is Cabin Creek -- is the clinic there meeting the needs of the health care folks or is it not? What do we need to do for Cabin Creek in the southern West Virginia area to help on health care?

MS. AUSTIN: This facility is first-rate and it has been recently renovated and painted and it could be a hallmark for preventive care, in particular, because a great work had been going on here for a couple of years in order to work in that place. And then, two, you know, we serve parts of -- County and Boone County, all of the lower Chesapeake and across the river --. We have a great outreach here, so this clinic has a great need for this vicinity.

SENATOR ROCKEFELLER: Jane Hughes, and Holly Hartman, and Daisy Austin, God bless all of you. Mrs. Clinton and I are so grateful, we didn't have -- there's more we wanted to talk about, but we just don't have the time to do it. Air time is going to run out on us, but we really thank you for sharing with us, for being so

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honest with us, and we wish you all the very best. And we'll be seeing you very soon.

Here in our audience, Dr. Donald Westin, who is West Virginia State Director of Health, has a comment, I expect, good doctor, and we welcome him.

DR. WESTIN: Senator Rockefeller, Mrs. Clinton, it's a privilege to describe, very briefly, some initiatives on training health manpower. In 1991, Governor Caperton and the legislature put through a rural health initiative. We've got a Kellogg Grant to really turn the university system, our three medical schools, our nursing -- school to the rural areas.

We now have over 110 rural health care facilities, clinics, rural hospitals, networked into 12 networks for rural health education of where all of our health science students -- 1,200 -- will spend a minimum of three months training in these rural health sites. We believe this is an amazing direction. A lot of commitment has come from the state legislature. But also it's a big partnership with the communities, because the communities are equal partners in this. The oversight responsibility at both the local level and the state level is with the university system and the communities.

Just one last thing about keeping health professionals and that's economic development for these areas, the quality of life is the key issue. Thank you.

SENATOR ROCKEFELLER: Thank you very much, Don. Mrs. Clinton, I hate to say it but we've come just about to the end of our time. And I want to thank so much each of the people that talked with us from the four different sites in West Virginia. It's technologically a very difficult thing to do, you know, all of a sudden you have the camera staring you in the face and you've got to talk to the First Lady of the United States. That's not easy, but people have done it and, of course, we in West Virginia are very forceful in our thinking and in our views.

I really want to thank you and I know that Mrs. Clinton does also. I want to thank very much the TV and radio stations that have carried this live. It's a remarkable thing. It's never happened before in the history of West Virginia that we have so many people tuned in and listening to a serious discussion on health care. I want to thank West Virginia University. I want to thank our audience here in Morgantown, the Speaker of the House and the President of the Senate and all the many good people.

And let me just make a quick closing statement, Mrs. Clinton. This is just desperately serious stuff. It makes me very

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angry sometimes to hear people talking and trying to figure out what it is the task force is doing in Washington, D.C. Well, let me tell you what they're doing. Mrs. Clinton has brought together -- first of all the President takes the First Lady for the first time in American history and says I want you to take charge of this, the most important problem that we have other than our economy itself. And this White House Task Force has been working now for months, 500 people, 60 physicians, all over the country. And they're in a position right now, in fact, where we're beginning -- they're beginning to come down to their basic decision making.

Mrs. Clinton views this, as I do and as I know our people in West Virginia do, as really a matter of life and death for our country. It can be said fairly and it can be said accurately, there is no way that we can reduce the budget deficit in this country unless we get the cost of health care under control. There is no way we can call ourselves good West Virginians or Good Americans unless we know that every single West Virginian and every single American has health insurance.

And the hard part is that we're going to do all of that and we're going to do it this year. This is a real national calling, and I'm just calling on West Virginians to support what it is that the Clinton administration comes out with in the way of health care reform. Will it be complicated? Yes. Will it be important? You better belief it. Will it be worth fighting for? Absolutely.

Most of all, Mrs. Clinton, obviously I really thank you, I mean, the whole country wants to see you and you've come here to West Virginia. And we're incredibly grateful and maybe you should just -- we've got about three minutes left. (Laughter.)

MRS. CLINTON: You know, I like coming to West Virginia. We have pretty good results when we come to West Virginia. (Laughter.) It always makes me feel good. I may come back permanently. (Applause.) Everything that Senator Rockefeller has just said and that we've heard from people here talking about their own experiences really points to the need for change.

And one thing we haven't said is what the cost of staying where we are is, the cost of doing nothing, of throwing our hands up and saying, you know, we've heard all these problems and they're all so difficult and, gosh, I just don't think we should tackle something that complex. Well, while we sit here for the next minutes and hours and days, our health care costs will continue to go up; more and more people will lose insurance; more and more people will worry at night about what will happen to them; and our country will spend over a \$100 billion more next year that will not give one more ounce of care to anybody who doesn't have it already. So

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there's not really a choice if we're going to really pull together as a nation.

And what I have so appreciated is how interested Americans are. I laughed the other day and said we have 250 million Americans and I think we have 250 million experts because everybody takes this so seriously. And what we need, as Senator Rockefeller has said on so many occasions, is for all of us as Americans to say to ourselves, what kind of country do we want to live in? What kind of people do we want to be? What kind of future do we want to have for ourselves and our children? Do we want to be a country that takes care of each other again, that permits doctors and nurses to take care of people instead of fill out forms? Do we want to see our children be healthier, instead of declining in health as they're currently are? Do we want to see older Americans live with more security in their own homes wherever possible? I think most of us answer those questions, yes. And the way to get there is by doing what we're doing tonight: listening and talking honestly to each other and then acting together.

I really appreciate all that I've heard, and I'm looking forward to working with your Senator and your other elected officials to make health care a reality in West Virginia and America this year, Senator.

SENATOR ROCKEFELLER: Absolutely. (Applause.) Thank you, everybody. Thank you very much and good night. (Applause.)

END

7:45 P.M. EDT