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Martha Luther King, Jr. Library

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PRESERVATION

THE WHITE HOUSE

Office of the Press Secretary

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REMARKS BY THE FIRST LADY AT
THE MARTIN LUTHER KING, JR. LIBRARY
CLEVELAND, OHIO

MRS. CLINTON: Thank you, Congressman, for that warm welcome back to the best congressional district in the nation. I have had some good times here before. I have learned a lot about what was really going on right here, before, and I have been grateful for your leadership and personal support of the President and me in the last year. It has meant a great deal to you, and I am very grateful to you. Thank you very much.

I am also delighted to be here with Senator Glenn, who has been a stalwart supporter of so many important issues in his distinguished career, and has been very helpful again to me personally as I have worked with the members of Congress and have consulted with them over the last month.

I am delighted that in addition to Congressman Stokes's sponsorship of the Health Care Reform Act in the House that Senator Glenn is also sponsoring it in the Senate. And I am very pleased by that. (Applause)

And you all know what a prize we got when we convinced Dick Celeste to come and champion health care reform around the country. (Applause) There was really only one person the President wanted to do it. I don't know what we would have done if the Governor had said no. But I don't think the President thought he would because he had served with Dick Celeste, and he knew that unlike some folks, Dick Celeste is passionate about issues. He doesn't just want to hold the job, he wants to get the job done. And so when it came time to have someone chair the health care campaign, he was the unanimous hands-down choice. And he is doing a terrific job.

And we will, in large measure, see a successful piece of legislation passed, and the President sign it,

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because of Governor Celeste's leadership. So Ohio is deep into health care reform everywhere we look. (Applause)

Both the Congressman and the Senator said health care reform is a big issue, and it deserves the attention of every American because we have to do it right. We need to preserve what works in the American health care system and change what doesn't. And that's, then, the motivation behind the President's push for health care reform. We have the best medical care in the world if you can afford it.

I was just over at Rainbow Hospital with the Senator and the Congressman and the Governor listening to families who are there but for the grace of God go you and I; listening to them tell me what it feels like to have a beautiful daughter with a very serious disease, and be told by insurance companies they are not going to insure that child because, as one told this mother, who told me, you don't insure a burning house. Think of what that must feel like. At the very moment when you need all of the reserves God can give you to take care of your child, you have to worry about whether or not you are going to be able to pay to give that child the health care she deserves.

We have come to a point in our country where, for a variety of reasons, we need to reform our health care system. And we will have a big discussion in the next months. And it is absolutely imperative that every American take part in that discussion because the more we understand about the way our health care system works now, and the more we understand about how the President wants to reform it, the more vigorous we will be in making sure we get the job done.

And so what we have put together is this book. It is called Health Security, The President's Report To The American People. And in very straightforward language it explains how our current system works. How did we get into the position where, when you need health care insurance the most, you are least likely to be able to afford to get it? How did that develop? And what can we do about some of the problems that we have, problems like pre-existing conditions where you are told, "I am not going to insure you because you have been sick"?

I always thought insurance was to help you when you got sick, not to eliminate you from being taken care of. Or of something called lifetime limits. You know if you hit

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that limit, you have spent all the money you can stand whether you are still sick or not.

This explains how we got to where we are today, and then it explains what the President wants to do to fix our system. We are taking these books and distributing them to libraries all across our nation. Because, you know, libraries have a lot of good information in them. And I did some looking and discovered that many Americans get their information about health from their libraries.

In fact, I talked to a number of librarians who tell me that if you go and look at the books that has something to do with jobs and health, you will find those are the most used books in any public library. Many people come to the library to learn about a particular ailment or a problem they might have. I have a friend who, when she was diagnosed with breast cancer, she went to the public library and read everything she could find so she could talk to her doctor about what the best thing for her to do was.

I have another friend who is a physician, who was always using the library to try to figure out what the best way to help his patients is. And I even read about the case of a family that saved the life of their son through CPR because they read a book about it in the library.

So we want to encourage people to come to their libraries, to go to their local bookstores, and to buy this book, and to read it, and to understand it, and to participate in the debate that will take place in our country. Because, you know, the President and I and Governor Celeste and Congressman Stokes and Senator Glenn, we have this old-fashioned idea that the more people know about a problem in America, the more likely they will be to act to solve it, and the less likely they will be to be moved by false advertising and the millions of dollars that will be spent to try to defeat change in the health care system.

You are the best possible advocates for change that any of us have anywhere in the country. (Applause)

You know, we tried this before in America. When President Roosevelt came forward with Social Security, he wanted health security to be the second half. But there was too much opposition. He could not get it done.

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President Truman, in 1945, proposed a comprehensive health care reform bill. Then, all of a sudden, every special interest stood up against him and just beat him back. And, you know, Harry Truman was a pretty hard fellow to beat back. But they came at him, and they came at him hard. And he tried again in 1948, and could not overcome the opposition of special interest groups.

We finally got Medicare and Medicaid in the 1960s so at least our elderly and our very poor citizens have some health security. But that left everybody else pretty much on our own. And what we have got to recognize is that until every American has health security, no American is secure. There is no guarantee that any one of us, none of us sitting in this audience, none of the journalists covering this program this morning, there is no guarantee that any one of us will have the same health care insurance next year at this time at the same price as we do this year. There is no guarantee that one of us may not get sick next week and all of a sudden be told we are a burning house that nobody wants to insure.

There is no guarantee that you may not have a car accident in two months which all of a sudden drives your health costs up as high as you could ever imagine. Or that as Senator Glenn told us about his parents, you can work for a lifetime only to see everything you built wiped out because you can't afford your health care coverage. Until all of us are secure, none of us is secure.

This plan that the President proposes absolutely requires every single American to have health care coverage with comprehensive benefits that can never be taken away. That is what we have to fight for. And there isn't any compromise on that basic principle. The health care bill, this President will sign, must have universal coverage with comprehensive benefits for every single American. And if you stand for that, we will get it done in 1994. (Applause) But you have to fight for it, or we will not be successful.

I think we are in an exciting moment in American history because for all of the efforts of the past presidents, both Democrat and Republican, because let's not forget, even Richard Nixon proposed comprehensive health care reform funded by employers and employees, just like this president is proposing. We have never gotten it done.

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But the costs have never seemed as high as they do today. The number of the uninsured is continuing to rise. The number of the insured who cannot really afford the deductibles and the co-pays and understand the fine print, continues to rise. We know we have to act now. And on behalf of this great national effort, I am going to be giving these books to this library, and some more, so they can be distributed to the branch libraries around Cleveland.

And what I hope is that just as on this book we have a picture of what the President held up when he gave his speech to Congress, the health security card, I hope by this time next year we will have every American -- I hope every American with a library card in his pocket -- but next to that library card we know every American with a health security card in his pocket that represents comprehensive health care benefits that can never be taken away.

If you help us, if you stand with your members of Congress, as we work through this bill and make whatever changes are appropriate without in any way compromising universal coverage with comprehensive benefits, then this is not just a dream or a vision. This is a reality. And that's worth fighting for as Americans. Thank you all very much. (Applause)

Q Mrs. Clinton, I keep hearing over and over that there are 37 million people who (inaudible). But who are they?

MRS. CLINTON: They are working people by and large. They are people who get up every day and go to work, but they don't make very much money, and yet they make too much money to qualify for the medical assistance from the government. So they fall between the cracks. And in addition to those with no insurance, we have millions more who have very expensive insurance often with high deductibles and high co-pay that is barely affordable for them.

Q Are these mostly people who could buy insurance through their employer if they felt they could afford it?

MRS. CLINTON: Yes. They are people who spend money now out of their pocket for health care during the year when an emergency comes up or the doctor bills, all of a sudden they are there, when they didn't anticipate them. But they are people who don't have regular insurance, and usually

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spend more out of pocket than they would if they had a decent comprehensive benefits package like the one the President is proposing.

Q I have heard it argued that half of those 37 million people are people who are between jobs. In other words, this will all be taken care of when --

MRS. CLINTON: That's just nonsense. In fact, the number of people who are permanently losing insurance continues to go up. In a recent survey that just came out, done by a very reputable polling firm, found that when someone loses insurance, they are often without insurance for three years. Now, a lot can happen in those three years. And we know that for millions of Americans the cost of trying to get back into insurance, after they have lost it, basically means they can't be insured.

Q You said that they in the library, in the brief speech, that you wanted to keep what worked in the system, throw away what doesn't work.

MRS. CLINTON: Right.

Q What works?

MRS. CLINTON: What works is we have the finest medical care in the world. You have certainly seen our finest here in Cleveland of anywhere in the world. But I just came from one of your wonderful hospitals, and the hospital administrator told me that every day decisions are being made in that hospital about who gets care because insurance runs out, or someone shows up without insurance. So that doctors and the nurses and the hospitals are really superb, in most parts of the country. But the way we pay for health care, and the way we refuse to make it secure for everyone to be able to afford health care, doesn't work.

Q You talked a lot today about special interests. Doctors and hospitals wouldn't come under that heading. Are they among your greatest -- generally speaking -- among your greatest opponents?

MRS. CLINTON: No, no. You know, most physicians and hospital administrators and nurses are generally supportive. They may have a particular issue they don't agree with, but they support universal coverage. That means

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health care that can never be taken away. They support comprehensive benefits. And they support a fair way of financing it. So that is not the source of the opposition.

The source of the opposition are those institutions and individuals who profit from eliminating people from health care coverage, by saying they have a preexisting condition or whatever.

Q Insurance companies?

MRS. CLINTON: Insurance companies, underwriters. All of the people who get their money out of the health care system when I think it shouldn't go into forms and bureaucracy and paper work and profit. It ought to go into better doctors, nurses and hospitals.

Q Speaking of the possible problems in bureaucracy, we have a candidate for the Senate, a Republican, Bernadine (inaudible) whom you may very well know used to run the National Institutes of Health, who suggests that we have a trial period for these alliances and their footholds, a year or so, to see if they do work, if that new bureaucracy would work. Is that a prudent thing to do?

MRS. CLINTON: No, not at all, because right now in our current health care system we are spending billions of dollars in unnecessary costs that don't have anything to do with taking care of people. We need to move as quickly as possible to eliminate the thousands of forms and the duplicative kinds of procedures that are out there. So I think that the sooner we can eliminate the waste and the fraud and the abuse and the inefficiency in the system the sooner we can say to every American, "You will be taken care of." And that's my ultimate goal.

Q In your speech today you quote a local family with a handicapped youngster, who said that their insurance company told them they couldn't insure a burning house. How does that make you feel?

MRS. CLINTON: Just makes me sick. And, you know, when this family, sitting there with these beautiful daughters, who have a very serious chronic illness, and their healthy son, said that to me, I couldn't imagine what it must have felt like if it had been Bill and me in that position, and our daughter, through a total happenstance was born with

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some kind of condition; and we tried to do the responsible thing; we didn't want to be on welfare, we wanted to pay our own way, we wanted to have insurance; and I had an insurance agent tell me they don't insure burning houses.

I have heard so many stories like that. I have had a raft of those stories. A friend of mine from high school, who is a small businessman, told me with tears in his eyes what it felt like for him when his insurance company said, "Well, you know, that employee that you have, had a Down Syndrome child last year. And, really, it would be better for your rates if you fired him." And my friend just said he couldn't believe it. I mean this is a person who has been a loyal employee -- and it's a very small company, only five of them -- and he is being told that the smart thing to do would be to fire this man in his time of greatest need?

There is something seriously wrong in a country as rich and wonderful as ours, with such a superb health system, when we toy with people's emotions and their deepest feelings like we do. And we don't have to. We can solve this problem. We can make it work for everybody if we just have the will to change.

A PARTICIPANT: Welcome to Cleveland.

MRS. CLINTON: I am glad to be back.

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