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United Auto Workers

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A SPEECH BY THE FIRST LADY TO THE UNITED AUTO WORKERS
AT THE SHERATON WASHINGTON HOTEL
WASHINGTON, D. C.

Thank you. Boy. Can you all come back every week? If that's what it takes, I like that. I am so pleased to be here and so pleased to be with all of you. I want to start by thanking President Bieber for his strong support of what we are trying to do.

I actually like being mobbed by friendly faces. I really like being with people who know that you can have some fun while you're trying to fight for doing what's right. It really makes me happy to be here.

That's what the UAW has done for so many years in the fight for social justice and change in this country. You have been there for workers who struggled for fair wages and pensions and holidays and other benefits and, in the middle of this century, you were there to ensure equal rights for all Americans, and that was a tough battle as well.

Now, at the end of this century, you are here again. You are here in so many ways. I want to talk to you about your support for health care but I also want to compliment every one of you and to compliment your leadership in this union because you have been fighting, over the last years, to preserve and strengthen the biggest and most indispensable industries in our country and you have shown it can be done.

You know, just last week the President was in Michigan for the G-7 job summit, and he visited Detroit Diesel with Owen Bieber, and I think some of you who are here tonight. It was a great occasion for him. I talked to him on the phone that night and he just couldn't stop talking about what he had seen and how excited he was because he saw, firsthand, the kind of innovative thinking and partnership that was going on in that plant and many others like it around the country.

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At Detroit Diesel, the UAW and management are working together to improve quality control and to create a state-of-the-art, high-performance workplace. And the end result -- the end result -- is that you've increased market share, fewer jobs have been lost, and America leads the world in what is done. That is the kind of history that we are making every day with your help.

You know, it is that spirit of cooperation that has resulted in domestic auto sales up 23 percent this year, auto production up 27 percent, the domestic market share the highest in any year since 1979, the last time a Democrat was in the White House.

The UAW deserves a lot of credit for that and this President and this Administration knows that and I want to salute all of you. I also want to thank you for what you have done on behalf of health care throughout the years. You know, 50 years ago, Walter Reuther and Harry Truman shared a vision of national health insurance and today, Owen Bieber and Bill Clinton share that vision, and this year we're going to get it done.

You know, I've gone back and read some of President Truman's speeches when he introduced national health care. He did it twice. He did it in '46; he did it again in '48. The UAW was there. Not many other people were because not many understood the issue then and, in those days, the special interests spent millions and millions of dollars to scare people but, you know, they made the same arguments then that they're making today, and President Truman gave barn-burning speeches and he got criticized, as he did day in and day out, for standing up and telling it like it is.

Well, I think we owe Harry Truman and Walter Reuther our best efforts because they deserve to see their dream come true.

And, you know, health care reform is not an isolated legislative goal. It's not something that stands out there all by itself. It has a history. It goes back to Franklin Roosevelt, when he thought that health security would be the other part of Social Security. It goes to Harry Truman. It goes to John Kennedy and Lyndon Johnson, who tried and finally got Medicare and Medicaid so that at least our older Americans and our poorest, most defenseless Americans would have some health security.

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So there is a long history of Presidents trying to get real health care reform but, in this -- that's true; that's true. But I will say this -- and I take a big risk saying it to this crowd but I'll say it -- that even Richard Nixon proposed national health care reform in 1972 and, you know, even he couldn't get it done. So this is not just a Democrat-Republican problem. When the special interests line up against you, it is a problem for government. It is a problem for leadership, trying to be sure that we can have our voices heard.

But health care reform is part of a larger agenda that this President and the UAW are fighting for. You helped us on family and medical leave. We finally had a President who would sign it, in order for parents to be good workers as well as family members.

You helped us by reaching your hands out to other working people in the budget last year. Remember that budget that all the Republicans said was going to drive us into a deep recession, going to stall any kind of sales of homes or automobiles? You remember that, don't you? And, instead, what did we do? We passed the first responsible budget in 12 years that told the truth to the American people, and it is working.

And one of the things that you did in that supportive effort was to help other working Americans who do not have the income from the jobs they get up and go to every single day to stay out of poverty, so we are now, for 17 million working families in America, going to reform the Tax Code so that this April 15th they will pay less than they did last year and they'll be able to take care of their kids and maybe buy a new car for a change.

And, with your help -- with your help -- this President will pass what is being called the Re-employment Act. We are tired of the Unemployment Act. We want people back in jobs and we want to change the system.

We're moving on a lot of other fronts. We've got a crime bill up there that, if we finally get it through the gridlock of this Congress with the Republicans making one set of arguments on the other side, if we finally get it through, we will have 100,000 more police on the street doing what police should do -- making you safer in your homes and your neighborhoods.

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And we will also be doing something that the Republicans have talked about for a long time but never got around to doing, and that is reforming the welfare system so that it is a second chance and not a way of life for people.

So all of this is going on and a lot more; but what is really at the centerpiece of this is our effort to make Americans more secure again, to give every one of us the feeling that the American dream is back within our reach, and there is no more important issue to be able to do that than health care reform.

There are still some in our country who claim there is no health care crisis. You hear them. You see them. They are always people who have their own health insurance, aren't they? They are always people who have enough money so that they can say, "Oh, there's no crisis," because they know they'll be taken care of.

Well, those people haven't spent the last year the way I have, going into workplaces, going into hospitals, visiting with men and women and children who have found themselves on the outskirts of our health care system. This is not just about the people who don't have health insurance because there is not one person in this country today with insurance who knows he will have the same insurance for the same price to cover the same benefits this time next year.

Employers go out of business. They figure out how to abrogate their contracts with unions. They shut down in giving benefits to their people. You get sick and all of a sudden you've got a pre-existing condition and you're no longer eligible. You have a lifetime limit that is in your insurance policy and somebody gets really, really ill and you hit that limit.

There are millions and millions and millions of reasons why not one of us, no matter how well-insured we are -- and you have been so fortunate because your leadership has fought for some of the greatest health benefits of any group in this country -- but even you, even you cannot be secure in the system we currently have. No one is. And what we have to do is to face up to the fact that yes, we do have the finest doctors and nurses and hospitals in the world but we have the stupidest financing system for health care in the entire world.

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And what the President wants to do is to preserve what works and fix what's broken, and he has five major points that I want to stress with you tonight, because this is what you're fighting for when you endorse this health plan, as President Bieber has already referred to.

The first is guaranteed private insurance that can never be taken away. It will be yours forever. And that means that it doesn't matter where you live or who you work for, how old you are, whether you're sick or you have someone in your family who is sick.

You will always be guaranteed insurance and you will be guaranteed benefits as good as what members of Congress get. And we want to make sure -- we want to make sure -- that the benefits that the UAW has bargained for are protected and, in the President's plan, they are. You get to keep your benefits.

There are other alternatives out there that would not enable you to keep your benefits. They would start taxing those benefits. They would only give tax preference if you went into certain plans but not others.

You know, it's been a long time since the wages of working people in this country rose at the steady rate they should have because of the economic policies of the previous Administrations. How unfair it is to even consider taxing benefits when benefits were the only part of wages and compensation that continued to increase during the 1980s.

And we want to be sure that the benefits guaranteed to every American include things that you take for granted in your plans but most Americans don't have. We want to include mental health benefits. There are many people with serious problems that need the same help for a mental illness that they get for a physical illness.

We want to be sure -- we want to be sure that we take care of primary and preventive health care. How did we ever get into the situation in our country where, if you took your child for a checkup, trying to be a good mother or father, that wasn't reimbursed by insurance but, if your child got sick in the middle of the night and you went to the emergency room, that was paid for by insurance? Let's start paying for preventive health care in order to take care of our people better than we do today.

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The second point we're fighting for is to preserve your choice of doctor and health plan because what is happening in today's marketplace is that many insurers and many employers are beginning to tell workers what doctors they can use and what hospitals they can go to. We don't agree with that. We don't think it should be an insurance company's choice as to what doctor you see. We think it ought to be your choice and, under the President's plan, that choice is preserved.

And there will always be at least three choices and, in most metropolitan areas, many, many more choices, but at least three. You can go to any doctor in the phone book; you can join a network of doctors that have pooled together -- often called prepaid medical organization -- or you can join a health maintenance organization. But it will be your choice, not anybody else's. That is a cornerstone of the President's plan that we are fighting for.

The third point is we want to outlaw unfair insurance practices once and for all. We intend to be able to say to the American people that health insurance will mean what it should mean and what it used to mean. Everybody pays something, they pay the same amount, and everybody is insured.

You don't have to pay more if you all of a sudden find out you've got diabetes or if you have a child who's born with a serious illness. You have the right to be able to have your illnesses and your accidents and your diseases insured against without being discriminated against because you once were sick.

Every one of us will someday get sick and every one of us sure enough is going to get old, so we have this old-fashioned idea that young people and older people and well people and sick people -- we ought to be in this together. So let's outlaw pre-existing condition that make you pay more or keep you out of insurance altogether.

Under the President's reform plan, it will be illegal for insurance companies to charge you more if you get sick, to raise your rates if you've ever been sick, to drop coverage or cut benefits, to impose lifetime limits to cut off your benefits, or to charge older people more than younger people.

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If we do nothing, you, even though you bargain hard and you've got able leadership in that bargaining, you will be at the mercy of insurance companies who want to make their money by only insuring people who have never been sick and they think never will be sick but will just drop dead one day, and that's a life insurance problem, not a health insurance problem.

Now, fourth, we want to protect and improve Medicare because Medicare has worked for older Americans and what we want to do is add two benefits to Medicare that need to be there.

Number one, we want to extend prescription drug coverage to Medicare recipients.

And, number two, we want to begin to offer alternatives to older Americans and disabled Americans other than nursing homes. If you want to keep your mother or your father or your child at home and that person has serious health problems, you ought to be able to get a little bit of help to do that instead of having only the nursing home as your alternative.

And the fifth point is, we want to guarantee health coverage at the workplace. It is the easiest, simplest way to make sure everyone has coverage. Most Americans, most of us in this room -- all of us in this room -- we get our insurance at our workplace. Eight out of ten of the Americans -- the nearly 40 million Americans, that's 32 million plus -- eight out of ten are working Americans; they work in jobs, though, without health benefits.

Does it make any sense to you that 32 million-plus Americans get up every day and they go to work -- they serve you in restaurants, they wash your cars, they pump you gas, they work in our retail stores -- they pay taxes which goes to provide health benefits to people on Welfare, when they don't even have those benefits for themselves. That is not right.

There are two additional points that I want to stress, particularly for you and for your union.

The President's reform will protect early retirees -- a major problem in many industries. Many companies, as you well know, are thinking about or already have eliminated

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early retirement benefits and, for Americans between the ages of 55 and 64, this can mean extremely expensive premiums that offer mediocre protection, or no insurance at all.

The President's reform will solve that by having the government cover the employer's share for most early retirees. We don't think it is right that people between those ages before they are eligible for Medicare often find themselves with increasing health problems and decreasing health insurance protection. That needs to be remedied and the President's plan prescribes how to do that.

And, finally, you know better than many in the country that rising health costs have robbed American workers of the wage increases that they deserve. Higher health care costs have weakened American competitiveness overseas. You know, for example, that General Motors spends more on health care than on steel today. That's not good for business. That's not good for workers. That's not good for America.

If we do not fix our health care system now, by the end of the decade, it will cost the average working American family over \$600 in lost wages each year. We are spending more than any of the major industrialized countries we compete with.

Think of what you have done with that burden right around your necks in the last years as you have continued to increase productivity and think what you could do if our health care costs were controlled and brought down and your employers could spend more money on wages and on other expansions of business. We could have the boomingest economy that we've had since the end of World War II.

But let me just add that this is not just about money. It's not just about the five points -- guaranteed private insurance and guaranteed choice and preserving Medicare and outlawing insurance practices and guaranteeing benefits at the workplace. This is an issue that goes far beyond that.

Walter Reuther and Owen Bieber and many of your leaders have not supported health care only because it was the right thing to do for your membership. They've supported it because it was the right thing to do for our country.

And I wish that -- I wish that every one of you

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could have come with me over the past year and met the people that I have met and heard their stories.

I wish you could have been with me in New Orleans a I talked with a woman who had worked for the same company for over 15 years as a bookkeeper, didn't have any insurance, couldn't afford to buy it on her own, but every year she tried to do the responsible thing and go to the doctor and get a checkup. And when I talked to her last spring, she'd been to her doctor and he'd found a lump in her breast and he had referred her to a surgeon and the surgeon had told her, "If you had insurance, we'd biopsy that lump but, since you don't, we are just going to watch it."

I wish you had been with me in Las Vegas, in a hospital. Some people go to Las Vegas for other --

- nest egg. The one way he was able to keep his wife at home with him was for his daughter to quit her job as a schoolteacher to come home to take care of her mother. Once his daughter quit her job, she no longer had insurance and they didn't have enough money for her to be insured.

And here is this man, doing what every one of us would want to support and encourage -- taking care of his own family -- and a daughter who's coming home to take care of a mother. They didn't want to warehouse her in a nursing home. They wanted to keep her in the loving atmosphere of that family. They did not get any financial help because, under our current rules, there is nothing between being healthy and ending up in a nursing home when you're a certain age unless you spend yourself into poverty and then you can qualify for some limited assistance.

This man wasn't asking for a handout. He was asking for a little bit of help that will save us money because we will pay if she's in a nursing home. We should pay a little bit to support him and his daughter as they're trying to keep their mother and wife at home.

And I wish, finally -- I wish you had been with me at the Cleveland Rainbow Children's Hospital one day when I met a lot of the wonderful doctors and nurses who perform miracles for children there just like they do across our country in our children's hospitals, and I talked to a couple who had three children -- the first a healthy young boy about ten and then two daughters, both of whom were born with

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congenital diseases. And, every time I meet somebody like that I think, "There, but for the grace of God, go any of us."

And these two little girls racked up enormous medical bills in their young lives. They busted their parents' lifetime limits. They then became uninsurable. And this mother told me about how proud she and her husband were. They didn't want to take Welfare. They didn't want to take assistance. They wanted to pay their own way.

And they went from insurance company to insurance company, and they never got anywhere and, finally, one insurance agent, after hearing their story and how sick their daughters were, looked at them and said, "What you don't understand is we don't insure burning houses."

I want you to think about how you would feel if that were said to you about one of your children. I know how I would feel, and I want my daughter to grow up and live in a country where that can never be said again to anybody at all.

We have a really tough fight ahead of us -- and I love this button. Thank you for making it. Thank you for wearing it. But if we get health care reform like we're going to get this year in Congress, it's not going to be because of me.

It's going to be because of you and it's going to be because you will spend your time between now and the day the President signs that bill telling your friends and neighbors, telling your Members of Congress, telling your leadership that this has to be done because that is what is going to be necessary for this country finally to make good on what the promise of its destiny is to every one of us -- that if you work hard and you play by the rules, you are going to deserve and receive social and health security just like Franklin Roosevelt tried to do, just like Harry Truman tried to do, and now Owen Bieber and Bill Clinton are going to get it done.

Thank you very much.

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