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Children's Defense Fund Conference

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THE WHITE HOUSE

Office of the Press Secretary

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REMARKS OF THE FIRST LADY
TO THE CHILDREN'S DEFENSE FUND CONFERENCE,
VIA SATELLITE

Thank you all, so much, and thank you, Marion, for that warm welcome and for your leadership and years of friendship, not just to me but to children. And it is so wonderful for me, even through satellite, to be able to be there with you.

I want to thank also my many good friends at the Children's Defense Fund. I want to thank you for inviting me to take part in this conference, and for all the work you do all year long. It's a real privilege for me to speak to all of you gathered in Cincinnati for CDF's annual convention. The fact that more than 2400 advocates have traveled, and I know sometimes with great difficulty, from all over the country to share ideas about the state of America's children is a testament to the power of CDF's mission.

I am sorry I'm not able to join you in person, but I did not want this opportunity to go by without my being there in some way to emphasize the importance of the work that CDF does, and the importance of the work that all of you do every day. Today we live in an age of great promise and great peril for our nation's children. While we've made considerable strides in improving health, education and job opportunities for America's young, our children continue to shoulder burdens never encountered by children in any other civilized society.

Today, too many American children grow up in broken homes. Too many American children go to school hungry. Too many American children never visit a doctor or a dentist. Too many American children are immersed in a culture of violence that threatens to alienate entire generations.

When the President spoke at the CDF convention a year ago, he pledged his continuing support for the important

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work that CDF has done on behalf of children. I suppose it may sound a little self-serving for this former CDF board chair to say this, but I really believe it's true: for more than two decades this organization has made sure that the cries of desperate children never fall on deaf ears, and this President has heard those cries.

The theme of your conference this week, leave no child behind, is a call to all Americans to strengthen our commitment to children across this country. In the past year, the President has placed children squarely on the national agenda. Virtually all of his legislative initiatives thus far are related to improving the lives of families and children and to restoring the American dream of opportunity and upward mobility.

Health care reform, welfare reform, tax reform, deficit reduction, crime prevention, gun control, education -- all these issues stem from the President's belief that America cannot afford to waste a single person, particularly not a child. In an age when children too often are pried loose from their moorings, when the values taught by families, schools, churches are being assaulted by a plague of violence and hopelessness, we must be even more determined to provide anchors for our young.

If a child arrives at school hungry, it's no wonder he or she can't pay attention in class. If a child lives in a hopeless home environment -- and unfortunately, too many children do. Every day I hear that maybe one out of every 10 children between the ages of three and five live in some home environment that is deficient. It is no wonder that he or she grows up with poor self-esteem and little confidence about the future.

If a child becomes accustomed to hearing gunfire outside his home all day and night, it's no wonder he learns to settle disputes with violence. How can children become healthy, productive citizens if their nutritional health and emotional needs are ignored? That describes the questions that lead to the crisis we're in, and this is a crisis we must and can resolve.

The good news is that we're making strides to improve the lives of children across the country. For the first time our nation now had a family and medical leave law that helps parents be good parents by giving them time off

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for family emergencies. I hope some of you in this audience know families, as I do, who have been able to take advantage of that law already.

We have a family preservation and support program that Marion referred to. That will provide nearly \$1 billion over the next five years for family counseling, parenting training, and other services designed to help parents and families cope with stress, and to keep families together.

The President also has established a seven-point agenda for lifetime learning that will help restore opportunity and hope from children from the time they are born, all through school, and into their work lives. As part of that agenda, this year's budget contains major new investments in Head Start, with an emphasis on quality, an expansion of the program to a full day, and full year program where it's appropriate, and a new initiative geared to children from earliest infancy to age three.

Because the President believes so strongly that children need a healthy start in life, his budget also includes a 15 percent increase in the funding for WIC, despite extraordinary pressures in congress to cut programs across the board. Because the President believes that every child deserves to grow up in a safe environment, and because he knows that metal detectors and security guards alone can't stem violence, he has introduced safe schools legislation.

That emphasizes getting weapons out of schools, but also provides for programs that will teach students to resolve differences without violence. That bill now awaits final action in a house-senate conference, and I hope you will support it. I might add that the President is extremely proud to have signed the Brady bill into law, because this President believes that we need to stem guns if we expect to stem violence.

He also believes that education is the foundation for success in careers as well as a training ground for good citizenship. And he has introduced what he calls Goals 2000 legislation, which creates national education standards and gives local communities more flexibility in running their schools.

He has also introduced a school-to-work bill that helps students integrate on-the-job training with classroom

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learning. We hope to see these measures signed into law within the next few months.

Perhaps most important of all, though, is that congress now has an historic opportunity to pass real health care reform legislation. Nothing could be more vital to our children. Today nearly 10 million children under 18 have no health insurance, and that means neither Medicaid nor private health insurance, and the rate is increasing. About 30 percent never received childhood immunizations. Nearly half of today's private health plans don't pay for preventive services for children.

Today children too often are the victims of a health care system that is broken. The President's approach attempts to fix the system and give children the right start in life. And despite what some opponents would have you believe, his approach is not that complicated. In fact, it's pretty darn simple.

It begins with the firm belief that every American and every American child deserves health security. That means guaranteed private insurance that offers comprehensive health benefits, benefits that can never be taken away. As the new CDF report shows, the number of children with health insurance has declined from 64 percent to about 60 percent between 1987 and 1992. That's nearly one percent a year.

In Ohio alone, where you are meeting, 224,000 children are uninsured. That's why universal coverage, covering everybody with everything in a benefits package, is a must. The comprehensive benefits that are benefits that do not run out ever in your life time are key. Those benefits include a full range of services, including prenatal care, well-baby exams, preventive and diagnostic tests, and childhood immunizations.

Those benefits don't exclude people or children with pre-existing conditions or chronic illnesses, a particularly important component of reform for parents whose children have serious health problems. And let me just tell you one story that comes from the State of Ohio.

I recently visited the children's hospital in Cleveland, where I met with parents and children, children with chronic and acute diseases. None of these parents could get private insurance. Many of them could afford insurance,

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but because their children were sick with what's called a pre-existing condition, no one would sell them insurance.

One family that had a healthy older son, two little girls born with cystic fibrosis, told me that they searched everywhere for private insurance. They couldn't find it. But finally, at their last stop, something was said to them which they found chilling, and I do as well. The insurance broker looked at this family that said they wanted to pay their own way, they wanted to make a contribution to their child's health needs -- and the insurance broker looked at them and said, What you don't understand is that we don't insure burning houses.

I cannot imagine how I would feel if there, but for the grace of God, my daughter needed chronic medical care, and although my husband and I could afford insurance, she was called a burning house. Under the President's approach, the comprehensive benefits package is not an idle dream. Everybody will get what is spelled out in statute.

It means that by law kids will get the care they need. And their health care will not be sacrificed whenever there is a budget crunch or a parent loses a job, or, even if you have insurance, your lifetime limits are met. Those conditions will be either illegal or completely eliminated.

While most people agree that every citizen deserves access to quality affordable health care, there has been considerable discussion about how such a system should be structured. Well, there are only three options if we really mean what the President says, that we should insure everybody in America.

First, we can have a government-sponsored program, and pay for it with tax money. Second, we can require individuals to purchase their own insurance, as some states do with respect to auto insurance. Third, we can use what we now have, where most people who are insured get their insurance at their work place. The employer and the employee both pay. They share the cost of the insurance premiums.

And today, 9 out of 10 Americans with insurance get it just that way, through their employers. It's a system that works for most Americans. It does not require a major tax increase, as a government-sponsored system would. And it doesn't place the entire burden of paying for the insurance

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on the individual, which could result with an individual mandate.

The President's approach is built around the employer-based system we use today, but it will be expanded so that all employers and employees will participate and pay their fair share. An employer-employee mandate not only makes sense economically and administratively, it also makes sense when it comes to children. It guarantees hard-working parents that their employers cannot ever drop coverage for them or their families.

And you must know the people that I know who are in small and large businesses alike, who are told by the insurance company, well, that employer (sic) of yours just gave birth to a Down Syndrome child. Oh, that employee of yours, that family just discovered their child has diabetes. We're going to have to drop that family from coverage, or you're going to have to pay a whole lot more for everybody else. That won't happen. Everybody will pay their fair share, and no one will be eliminated from coverage.

While the President's approach makes employers responsible for paying for a portion of their health care premiums, it doesn't let employers decide which health plan employees should use. That choice is left to each individual. You will decide which doctor or health plan best suits your family's needs.

And this has been one of the issues that has been so distorted in the last few months. In fact, if we do nothing, if there is no change in our health care system, literally millions more of our people with health insurance today will be told in the next months and years who they can go to, what doctors they can see, what hospitals they can use. That's happening right now. It is only through reform and under the President's plan that the individual will have the choice.

As child advocates know better than most, health plans and health problems are often rooted in other problems, like social problems, so the President's proposal also targets specific services to high risk communities and expands health education and counseling in the schools. This is particularly important at a time when too many of our children are turning to drugs, alcohol and violence to escape the grim circumstances of their own lives.

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As CDF has so often reminded our government leaders: children today are besieged not just by poverty and neglect, but also by violence. CDF's state of America's children yearbook for 1994 painted a tragic picture. Fifty thousand children have killed by firearms since 1979, nearly the same number of casualties our nation endured in the Vietnam War.

The equivalent of a classroom full of children dies by gun violence every two days, and a child growing up in America today is 15 times more likely to be killed by gunfire than a child growing up in Northern Ireland. This is a public health epidemic that has to be addressed. Marion has described this tragedy by saying our worst nightmares are coming true, and indeed, the crisis of children killing, children is perhaps the most serious health crisis facing our nation today.

The President's proposal is not a panacea. It will not cure violence or eradicate hunger overnight, but it is a huge first step, a step toward protecting and nurturing our nation's most precious resource, our children.

I know that health reform conjures up images of change, and that change is sometimes very scary. I know change can create feelings of uncertainty, but today we only have two options. We can keep the status quo, a system that doesn't work for millions of children, or we can expand on the good parts of our system, and fix what needs to be fixed.

Think about our children and what those options mean for them. They can't stand much more of the status quo. Let's give America's children hope. Let's make them feel secure. Let's do the hard work now so that our children's futures will be brighter and healthier.

You know, all during the campaign and during this first year of my husband's presidency, I've thought often about that little prayer that you see on the front of the podium where Marion spoke, that little prayer that has served as the logo and the guiding words for the Children's Defense Fund: Dear Lord, please be good to me. The sea is so wide, and my boat is so small.

I think about it every day. It applies not only to children, whose boats are very small in a wide and turbulent sea, it applies to all of us. What we need to do is to link

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hands together to make sure that all of us have a safe harbor, and that that safe harbor is filled with the reality that CDF and all of you believe we can make happen, where children are healthy, educated, protected, and given a chance to be who God meant them to be. Thank you all very much.

MS. EDELMAN: And we want to thank our extraordinary First Lady for that extraordinary address and for your commitment. She has generously agreed to take a few questions. So can we begin with our question?

MS. HENDRICKSON: My name is Carolyn Hendrickson (phonetic), and I'm from Minneapolis. In Minnesota we began health care reform with the Children's Health Plan. In the Clinton plan, what happens to a child's insurance when a parent loses her or his job?

MRS. CLINTON: The child and the parents remain insured under the President's plan. No one will ever lose insurance again. What will happen is that when a parent is working, the parent will contribute to the premiums that will cover himself or herself and the children, and when a parent loses the job that you've just referred to, the family will continue to be insured through contributions from tax money.

And that is the way it should be. No one should ever lose insurance because they lose their job. And so the parents and the children will be insured through times of unemployment.

MS. EDELMAN: Is there another question?

MS. FORD: I am Alma Ray Ford from New Orleans, Louisiana. What can children's advocates do to help get the President's plan passed?

MRS. CLINTON: Oh, thank you. Thank you for asking me. There are so many steps that children's advocates can take. The first is to make sure that what you know about what happens in your communities is well known to others.

I am amazed that there are people in our country who do not know that the vast majority of uninsured Americans work hard every day. They just don't work for somebody who provides insurance. I am amazed that people don't know that so many of our children who are insured do not have insurance policies that cover well child care, or immunization or other

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preventive care. So get the word out about what's really happening.

Secondly, visit your members of congress and your senators. Every time they are back in your district, make sure they hear from children's advocates, not just from people who want the status quo to continue. Write to them, call them. Be there every step of the way so they know that people are watching what they do for children.

And finally, make sure that as we move forward in this you ask the hard questions. The congressional process has to work, and that means people will be arguing back and forth, and there will be give and take. The President has said he will not sign a bill that does not guarantee everyone insurance, insurance that you keep if you lose a job, insurance that you keep if you move from Minneapolis to New Orleans, insurance that can never be taken away, with comprehensive benefits.

Keep everybody honest in this debate. Don't let them tell you they're for universal coverage but they won't tell you how it will be paid for. Don't let them tell you they're for universal access. We've got access, now. I mean, it's like saying I could go buy a Mercedes Benz. I've got access to it. I just couldn't afford it.

Make sure you keep everybody honest so that children are not forgotten and we take care of children's health needs, because that's what the President is trying to get done.

MS. EDELMAN: One last question?

MS. LANHAM: My names is Leslie Lanham (phonetic), and I'm from Austin, Texas. The President's plan seems to emphasize prevention. Besides immunizations, what other kinds of things are in the plan that will promote prevention and therefore save money?

MRS. CLINTON: The important part of the benefits the President has proposed is that we do emphasize prevention for both children and adults. I've never understood -- and I have to tell you, I -- I guess I never paid attention to it until I had my own daughter -- that my insurance policy wouldn't reimburse us for taking the child to get the well-child checkup, but if she got sick they'd pay to take her to

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the emergency room or to have something done to her. That never made any sense to me.

So we're going to be covering well-child checkups, and not just for little children, for children all the way through adolescence, because, you know, there is probably no group of Americans that are more neglected by our health care system than our teenagers. And so we need to make sure our teenagers get decent health care as well. (Applause.)

So we have provided for visits to the physician for checkups and well-child care, for the immunizations that you mentioned, for the tests that would be needed that are not as prevalent among children as they are among adults, like mammograms and Pap smears, and cholesterol screenings, but the important message is prenatal care, well-child care, immunizations -- are part of insurance for the very first time for every American child. And that is so important. We have to keep that in the benefits package.

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