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Healthcare Policy

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Thank you very much Dr. Kelly and Dr. Lantigua. That was a moving statement for what you two have done. Well, I'm happy to be here at New York Presbyterian Hospital on the campus of the Columbia Presbyterian Medical Center. With all the health care hospital mergers going on, it's kind of hard to keep up with name changes, but I know that I'm still in an institution of excellence, one of the leading health care centers in the entire world, and I'm honored to be here. I'm also grateful to Dr. Kelly and Helen Morik and Dr. Berman and Ken Raske and we've been joined also by Dr. Foreman the President and CEO of Montefiore Medical Centers.

I'm also pleased, we have two members of the Assembly, Assemblyman Richard Gottfried and Adriano Espaillat. Some of the leaders in some of the changes that occurred in providing healthcare in New York. And I am also pleased to have so many representatives of 1199. You have been strong voices on behalf of equity and justice and providing good health care to all people.

Every time I have a chance to take a brief tour as I just did to the rehab unit and seeing the work that is being done by the physical and occupational therapists, to meet some of the doctors and the nurses and the other health care professionals who are involved in healing people who come here seeking the help that at one point in our lives all of us need. I am impressed and moved by the competence and compassion. Whenever I have an opportunity to visit a hospital such as this, I know that everyday miracles do take place because of this courage, and we are living in a time of extraordinary medical advances, and that is very good news.

And I am grateful for all the hard work and expertise that make those miracles occur on a daily basis here. I am also reminded that of the fact that we live in a country where we are blessed by the finest medical care in the history of the world, as well as through out the world today.

But still there are too many Americans who do not have access to those miracles. They don't even have access to

everyday, mundane preventative care that many of us take for granted. There are 44 million Americans and 1 in 5 New Yorkers who cannot afford the kind of care that you receive here except when they are in such need that they enter in the emergency room and of course they are taken care of.

But by then, the diabetes may be out of control and it is too late to save that person. By then the asthma has already caused the child to miss 100 days of school and she is hopelessly behind. We know the stories, you've seen them every single day. So how do we take these miracles and blessings with extraordinary confidence and compassion that is just an every day occurrence here in this hospital and make it available to all New Yorkers and all Americans?

There are 11 million children of the 44 million plus Americans who are without health insurance. There are 700,000 right here in New York despite Richard's and Adriano's and his colleagues best efforts. I'm running for the Senate because I want to put my thirty years of experience on behalf of children and families, on behalf of education and health care, on behalf of every economic opportunity, to work on behalf of the people of New York.

It is because I think we have a great opportunity to decide what kind of country we are going to be in the 21st century. And I want to be on the side of those of you who understand we will never be the kind of New York or America we should and can be if we do not figure out a way to provide quality affordable health care to every single one of us. And that being our target there is nothing I believe in more than every child and every family's right to health care. It should not be a privilege or accident of birth or wealth. It should and must be a right.

As some of you may know this is an interest that well pre-dates my candidacy for the Senate. For decades I have worked on behalf of health care reform. I have been involved for more than twenty years in efforts to extend health care to rural areas. I worked on behalf of bringing down the much too high rate of infant mortality, of improving immunization. And time and time again I've represented vulnerable children and families in court. I've been on the board of a children's hospital. I've seen first hand both what we can offer and what is too often denied. I've been an advocate and a member of National groups like The Children's Defense Fund and through

all of these experiences I've heard countless stories. And I would bet that every one of us in this room today could stand up and tell all of these stories.

You could tell the story of meeting the mom who worked as a waitress who made too much money to be eligible for Medicaid, not enough money to afford health insurance, who faced the worst tragedy any parent could face, that is a life threatening illness of their child, and found she had no where to go, to get the health care she needed. She had to give up her child and go on Welfare so she would be eligible for Medicaid. We've met the people who use our emergency rooms and our hospital departments as their primary health care physician. I've been in hospitals here in this state where I've gone in and met physicians, doctors, nurses, hospital administrators and heard time and time again about the patients who make a little too much money.

About the worker who always thought that his health insurance would be there because he had a steady job, and all of a sudden that job is gone and his employer no longer provides health insurance. I've met the people between 55 and 65 who are not provided health insurance, who retire early either without it, or all of a sudden the company they worked for all those years decided no longer to provide it. And there they are, beginning the period of our lives when we usually demand more health care, but not yet old enough for Medicare.

I've met families with seriously ill children who provided health care for employees that their family owned business offered but couldn't find insurance for their own children. I'll never forget meeting a father who two of his four children suffered from cystic fibrosis. And he ran a small company, and he prided himself on always providing health insurance for his employees, but he couldn't provide it for his own daughters. Finally after going from place to place seeking insurance, the insurance company that represented him finally said to him, "you just don't understand do you, we don't insure burning houses."

I hear these stories everywhere, I've heard them in every corner of New York, and they inspire and motivate me everyday to think about everything we could do together, to reach a point where we don't hear those stories anymore.

The time is long overdue for us to address this moral, economic, and social challenge. The United States is to our shame the only industrialized nation that does not extend health care coverage to its people, even to its children. There is no good reason why America which is blessed with the most advanced medical facilities and talent in the world continues to allow so many children to grow up without regular access to health care.

Now some of you may recall seven years ago I had a few ideas about this topic. And when we were not successful with the proposed healthcare plan, it failed in 1994, there were a lot of people who thought that I should have just thrown in the towel and given up the fight, but that's not my way.

I care deeply about this cause and I cannot and will not walk away, not until the millions of children without health insurance finally receive the care they need; not as long as there are millions of parents who are faced with impossible choices about paying rent or paying medical bills; not as long as there are older people who are faced with the choice of rent, utility costs, or prescription drug benefits; not when we know that we literally spend billions of dollars on unnecessary care because we didn't take care of a problem before it blossomed and grew into a crisis.

So I decided at the end of 1994 just to get back to work. And I took with me in that work the lessons that I learned from that experience. And one of the biggest lessons that I took away from the experience, is that in our political system, the most effective way to get things done is to work step by step, making the smaller changes that are needed to achieve the same larger goal.

And some of these past six and a half years I've continued to work with the administration and members of both parties to try and get all Americans what many of us in this room take for granted, the health care coverage and care they deserve.

So I fought hard for some kind of common sense consumer reforms that made a difference in the health insurance industry. I fought hard to pass the Kennedy/Kassebaum Law which allows workers to keep their insurance when they leave or change jobs; and I fought to make it illegal for any company to deny coverage to any person because of a pre-existing condition.

I worked across party lines to extend federal health insurance to the tens of thousands of former foster children who are striving to build healthy independent lives who lose their Medicaid coverage once they turn 18. As a result, 20,000 New Yorkers who have "aged out" of the child welfare system can stay on Medicaid as they try to build a life of their own.

I also fought to make sure that the hospitals in New York have the reimbursement that they deserve to have because of the work that they do. And most of all, I have fought day and night to expand health care and coverage for the Americans who need it most - our children. Taking care of children can prevent problems in adulthood.

I continued my work on the Administration's Childhood Immunization Initiative and the Vaccines for Children program, and as a result, America has reached the highest levels of childhood immunization in history: 90 percent of all children have been protected from our most deadliest childhood diseases. Here in New York, 95 percent of children have been vaccinated against measles. That is up from 91 percent from just six years ago.

I worked to pass the Children's Health Insurance Program called CHIP, the single largest investment in health care for children since 1965 when Medicaid was passed. Today, the \$48 billion dollars dedicated to this initiative, \$24 billion from the Federal government, \$24 billion from the state, provides insurance to children growing up in families whose incomes are too high to qualify for Medicaid, but not high enough to afford private insurance, or in families where the employer does not provide it.

It is imperative that we look at this group of children, because we have now been able to cover about two million children, 500,000 of them in New York. And if we remain vigilant and continue to push the existing program, we should be able to get every eligible child into CHIP and Medicaid which would bring us up to 5 million of the 11 million we are not covered.

But that still leaves millions of children living in low and middle income families who will not be covered by CHIP or by any insurance plan. There are several states, where as many as one in four, 25% still don't have health insurance, despite the federal CHIP program. There are a lot of states that have not

been as vigorous as New York has been in making sure that children were enrolled in this Federal program.

Still despite the best efforts of our state we have nearly 700,000 children who still do not have health insurance. There are too many parents who after paying for rent and utilities and childcare have no money left for themselves or for their children.

So we have to act and we have to act now. Our unprecedented economic prosperity and our surplus which we just heard this week, will be even greater than the projected amount than we thought it would be, gives us the opportunity to reach out to every child eligible for this program. CHIP and Medicaid could very well protect up to 5 million children.

Our unprecedented economic gives us the opportunity to provide, not only the targeted tax cuts that families need for college education and many other important needs, not only to pay down the national debt, not only to meet Medicare and Social Security's needs, but for us to meet the needs of our children and adults without insurance.

I think that it is important to look at this proposal that I will be making in the context of other things we need to do simultaneously. I think we still need a real, strong Patients' Bill of Rights that will protect all Americans in this era of managed care. We will put decision-making back in the hands of our doctors and nurses and our health care professionals, not to someone who is sitting in an office thousands of miles away.

I also think that we need to keep working for tax cuts to support long-term care - so that more of us can better afford to take care of our aging and disabled relatives.

I saw a number of people upstairs who are getting great care with their rehabilitation needs. But when they eventually go home some of them will need continuing help from family members, home health visiting nurses and professionals. We should make it financially easier for families to be able to care for loved ones with strokes and Alzheimer's or any other condition. And I will not stop until we have modernized Medicare with a real, prescription drugs benefit that will make these miracle drugs available for our elderly Americans.

Access to affordable healthcare for all of us will not happen overnight. But if we take a step-by-step approach, I am confident that the goal that we were committed to in 1993 and 1994 will be achieved in the early years of this century. I want to make this pledge to all of you, when I am elected to the Senate, I will make it the first order of business to go to the Senate floor with the plan to make it possible for every American to have affordable health care. I believe I will have a lot of allies in the Senate because this should not be a partisan issue, this must be an American challenge that we meet together.

I know New York has already led the way, with the work that has been done on Child Health Plus, which CHIP supplemented, that enabled New York to take us even further. And then just last year, New York passed Family Health Plus -- to insure more parents and single adults. We have a good structure to build on here in this state. I can't say the same for most states. Most states have not taken the steps that New York has. So as a New York Senator, I want to make sure we continue what we are doing with Federal healthcare. I want to make sure that other states come along, because people in New York move back and forth, work other places, we need to make that we have a national system that New York can continue to be a leader in.

Today, the federal government subsidizes health insurance for children in families with incomes of less than \$34,000. But we know that another four million children from middle class families still cannot afford insurance.

So among the legislation that I will propose will be a bill to expand CHIP so that children in a middle class family of four earning up to \$51,000 a year -- can qualify for subsidized insurance. That will enable us to cover the vast majority if not completely all those families who are caught between Medicaid and affordable insurance either from an employer or that they pay for on their own.

And I'll fight to give all families, regardless of income, the chance to buy insurance for their children through CHIP. There are self-employed families, there are families where the employer only pays for the worker, doesn't pay for the children. There are many people who are working, who find the cost of their insurance going up so much. Though they are not uninsured, they are woefully underinsured. Because

they cannot afford the health care that they need.

But even as we expand the reach of these programs, we have to work very hard to make sure that the children who are already eligible for CHIP and Medicaid are enrolled. I'll fight to ensure that states reach out to all families. I am constantly frustrated by states that take these Federal dollars and then don't do the work to get the children enrolled in the program.

So I want to try a different approach. I want to provide financial bonuses to states like New York that are successful; and I want to reduce support to states that do not meet their enrollment targets. Because I am frustrated and frankly tired of New York being penalized and other states like New York that are doing what needs to be done. We have the system in place, we can reach more children, while other states are just sitting on those dollars and not using them to provide more health insurance to our children.

One of two things will happen: either these financial incentives will reward states like New York which will enable us to do even more, or we will reduce the funds going to states that refuse to take the actions necessary which will put more money into the pot that New York and other states will draw from.

Or the states that would be penalized will actually get around to the business of insuring their children, which is good for everybody.

But unless we have this kind of carrot and stick approach in this program, we are not going to get our fair share in New York for the dollars we should have because we have done the work and we are not going to move towards our goal of insuring all our children.

We also have to worry about the vast majority of parents with uninsured children, who are themselves uninsured. 80 percent of parents with uninsured children don't have insurance. So what happens? A mother gets sick, a father gets sick. I remember meeting a couple where the father was insured at work, but the employer would not insure the wife or the children. The wife was the primary caretaker of all the children. I think they had all five children. She got very sick. She was uninsured. Her husband could not take time off to take care of the children. They did not make enough money

to take good care of the children, so they were thrown into a financial crisis that eventually led to bankruptcy. This was somebody who had worked hard, and this did not deserve to happen to them.

So I propose expanding CHIP to cover entire families - not only children, but mothers and fathers -- with incomes of up to \$51,000. That way we can extend insurance to roughly 4 million more uninsured adults, 480,000 here in New York. We know that raising the quality of a child's life depends on protecting the health of that child's parents.

And I propose taking strong steps to cover the fastest growing group of uninsured Americans - people between the ages of 55 and 65. I support a plan to allow these Americans to buy into Medicare so that they can afford the medical care they need, before they are 65.

I will also work to allow Americans who must pay for their own insurance out of pocket, to deduct up to 25 percent of the cost of their insurance from their taxes. If you are not covered by your employer, then we should help you get the coverage you need, which is not possible for many people.

And finally once we meet those priorities, I think we should work towards extending insurance to all low-income adults who do not qualify for Medicaid, regardless of their family status. No one in this country should be working full time, should be working 40 hours a week without basic healthcare coverage. So that should be the guiding principle I think we should take into the debate about extending health care.

We can take these steps, extending CHIP, expanding Medicaid and Medicare to cover more people, providing tax credits and tax cuts for those not covered by employers, providing financial incentives for those states like New York that do a good job and keep our fiscal house in order. Everything I propose would be part of a balanced budget, because I do not think that we should squander our surplus. I think we should invest it in paying down the debt, saving Social Security and Medicare, improving our schools, protecting our environment, providing targeted tax cuts and providing quality healthcare to every child and every family.

This is how we can keep our prosperity going and put our families first.

That, in a nutshell, is what I'll fight for. And I think it is achievable. It is something we can do. We have the financial needs to do it, we have the track record to build on CHIP to do it, we have New York's experience to show how with extra help and funding we can really make the difference in the lives of children and families and working people regardless of family status.

Now, there are some people who don't think I should talk about healthcare at all. But I don't see how you can run for the Senate of the United States without not only talking about healthcare, but being committed to doing something about healthcare.

I am well aware that there are many groups in the country who oppose what I believe is in our best interests. Drug companies and insurance companies are spending millions to defeat a real Patient's Bill of Rights, or add a prescription drug benefit that would truly help every Medicare recipient.

But I don't see any other way to run a campaign or serve in the Senate then to tell you what I will do and how I will go about getting it done. That is what I believe in. That is who I am. That is what the American people, and certainly the people of New York and especially the children of New York - deserve. So I will not be distracted and I will not quit fighting until we are finally successful, but it will take all of us to be partners in this fight.

Here we stand, not only in a time of great prosperity, and incredible economic opportunity, but in a time, when we are literally seeing the very code of life described and displayed to all of us, when we know that we are on the brink of even more breakthroughs and medical research. I think that taking those two great opportunities and medical advances and simply admiring them and providing our blessings to those who are able to afford them would be a grave injustice and break faith with who we are as Americans. We are problem solvers, we are pragmatic, we get things done. There is no greater challenge than providing health care. There is no better time to do it than right now.

That is why it is important that we do not let political leaders spend this expected surplus that we don't even yet have until we set our priorities straight as a nation. I will make sure that

in my work that I will do exactly that.

I am very proud to be here, I was honored to be here in the past. I was honored to donate proceeds from my book to the babies and children across the street. I will be honored to keep working with all of you. I do not think that there is a greater effort or crusade that we could be a part of. Heads of hospitals and medical centers, doctors, caring and effective nurses, 1199, everyone of us has a stake in this fight.

I want you to know that I will fight my heart out so that I don't have to hear any more stories like the ones I have heard for more than twenty years now. So that I do not have to go to another hospital and meet another patient who should have gotten care earlier in order not only to save her from an extraordinary amount of pain, but to save us all the expense of caring for something too late.

In this city and this state, we have the greatest healthcare in the world. Let's make sure that it is available to everyone who needs it.

Thank you very much.