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PRESERVATION

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REMARKS OF THE FIRST LADY  
AT MARIETTA COLLEGE  
MARIETTA, OHIO

MS. CLINTON: I appreciate that very kind introduction, and I can tell you already I really like Marietta. (Applause)

It is such a great honor and a pleasure for me to be here. As has already been said, I know that this is the oldest settlement in the Northwest Territory. I know that this college has a national reputation for excellence, and I know -- (Applause)

I know that this town and this region of Ohio is one of the most beautiful places in America, and I'm so glad to be back. (Applause)

I also want to thank the Bel Pre High School band for all of their playing during the delay. I was very sorry to have been as late as we were. We had more things added to the schedule, and I don't like being late, but every time I asked and said, "Oh, my goodness, I'm late," they said, "The band is doing a great job." So I appreciate that very much. (Applause)

It is also a real privilege for me to be here with your president. Dr. McDonogh has absolutely identified what the mission of a college in our time is, and that is to create leaders, to give you the best education you can obtain to enable you to go out in the world and lead. And I'm very grateful to him.

And I want to thank the mayor for making me feel so welcome and for opening up his town in this way to me.

It has been, as it always is, a great honor for me to travel with your senator, John Glenn. He has been a tireless advocate on behalf of issues in Washington that need to be addressed, and the way that he has plunged into this

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church and all of you with your neighbors and friends. We want people to be talking about what is at stake in health care reform.

Because the president believes the more people talk about what we are trying to achieve, the more that we all learn about the system we have and what needs to be changed, the better we will be able to bring about that change.

Because, you know, change has been tried before. Back in the 1930s President Roosevelt believed that health security would be the second half of Social Security. Well, he got Social Security through, but he couldn't overcome the opposition of vested interests in order to get health security.

And in 1945 President Truman presented a comprehensive health care reform bill to the Congress. And, you know, Harry Truman was a fighter, and he fought hard, and I've read speeches that he gave just really hitting hard about why we needed to make it absolutely a guarantee that every American, no matter where that American lived or how much money that American made, every American had access to health care coverage. But he was overwhelmed by the forces that didn't want any change; they liked it just the way it was. They succeeded. If we kept going the way we were, even back in the 1940s, they could make a whole lot of money.

Well, we finally got Medicare and Medicaid. That was in the 1960s. That only came after a very tough fight. And, thank goodness, we at least can take care of our older citizens and the poorest among us.

Well, even a Republican president like Richard Nixon, he tried to get health care reform. He presented a bill to the Congress, and his bill was financed the way this president's bill is, by asking every employer and employee to make a contribution. But it didn't go anywhere.

Every time presidents, Democrats and Republicans, have come forward with a health care reform plan, all of a sudden all the problems that you and I know so well, they get blown away in a blizzard of opposition. Ads appear on the television and on the radio. All of a sudden there are all these problems that are brought up, and all of a sudden the opposition is able to overwhelm, not only the president, not only the people in Congress, not only all those who know we

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need change, but our own common sense.

Because if each of us stops and thinks about our health care system today, none of us, not one of us in this gym, has health care security. There's not one of us who can honestly say we will have the same health care coverage at the same price next year at this time. Not one of us.

So that this debate that we are about to have is not only about the millions and millions of Americans who have no insurance. It's not about only the millions and millions more who have such poor insurance that it's like not having any, even though it costs more than it should. This is about all of us. And what the president believes is that if all of us have health care security, then, finally, we can get this system under control.

Now, as we move forward in this discussion, there are six basic principles that we all should keep our eye on. The first is security. Any proposal that does not include making sure everybody has health care security is not adequate. But health care security means something else. It means you have comprehensive benefits that can never be taken away; that include what the best insurance policies have today. That means it includes preventive health care.

How many insurance policies have you seen that won't pay for the well child visit to the doctor, but will pay if the baby gets real sick and shows up at the emergency room? How many insurance policies have you seen that won't pay for the mammogram or the Pap smear, but will pay for the surgery? Why do we have it backwards? Let's start paying for preventive health care to keep people healthy, not just take care of them when they are sick. (Applause)

Under the president's plan -- you can look in this book -- it details what coverage you will have. It tells you right up front what you're going to be paying for. Some of the other plans in Congress, they don't do that. They say, oh, well, here's what we want you to do. We want you to pass health care reform and set up a big national board. Then they'll decide what kind of coverage you want.

I'm not buying that. I want to know what kind of insurance coverage I have, and I want it to include preventive care, and I want it to include something that Congressman Strickland has fought for because he understands

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how important it is. I want it to include some mental health benefits so that we can try to help people who need that kind of service. (Applause)

How much longer do we have to wait? How much more evidence do we have to have, that if we begin to try to take care of people with mental health problems, we're going to solve a lot of other problems as well? And the same goes for substance abuse. We need to start to start treating the alcoholic and the addict and to try to get their problems under control. (Applause)

So when the president talks about comprehensive benefits, he puts it in a book. He specifies exactly what you will get and what it will cost you. No other plan does that.

The second principle is simplicity. You know, we have the most complicated system in the world to try to get health care. And anybody who says to me, you know, "The president's plan is a little complicated," I always say to them, "Well, would you mind describing for me how our present system works?" You think about it. I can't, and I've looked at it now for nine months. I mean, we have over 1,000 insurance companies; they have thousands of different policies; you can't hardly understand them even if you take the time to read them; you don't know what they cover. And oftentimes when you need the coverage the most, it's not there for you.

I started out this morning in the Rainbow Hospital in Cleveland, the children's hospital there, and I was able to sit and talk with about eight or nine families with their children who have serious health problems, and anybody who believes we don't need health insurance for everyone, I ask them to go visit a children's hospital. Just go visit a children's hospital, talk to the parents, talk to the doctors and the nurses. Understand what kind of pain and anguish they are put through when what they need to be doing is not worrying about a complicated insurance system, but worrying about their child.

I had a mother tell me, as she held one of her two daughters who have a chronic illness -- and at her feet was her young son, who is perfectly healthy -- that their last conversation with their insurance agent, as they attempted to try to find some insurance that would cover the needs of

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their two sick daughters, was that they were told that they wouldn't have any coverage available because, after all, who would insure a burning building?

This mother said to me, "Do you know how it made me feel, to have somebody think of my children as burning buildings on their way to destruction?"

We cannot let this continue. We have to simplify this system, and by doing that, we will save billions of dollars that can be used to save children and other people's lives.

We can move toward a single claim form so you do not have to fill out dozens of forms in order to get reimbursed. (Applause)

We can take the burden off of doctors and hospitals. I can tell you, without knowing them personally, that the doctors who practice in this county have seen their overhead costs explode because of their expenses having to do with keeping up with paperwork and bureaucracy. They often have to employ someone to be on the telephone all day to argue with insurance companies about what the policies mean so they can get paid for the services that they have performed. (Applause)

And I also know that unless your hospitals here are very different from every hospital I've been in -- and I don't believe they are -- then probably you are close to what has happened nationally, which is that hospitals in the past 10 years have had four clerical workers for every doctor, just to keep up with the paperwork.

We can simplify this system; we can rid it of the bureaucracy and the regulation and the cost that is in it, and we can free up doctors and nurses and hospitals to do what they were trained to do. They did not go to school to become bookkeepers. They went to school to become caregivers, and it's time we let them do that again. (Applause)

Now, the third principle, the third principle we believe in is savings, that we can save money if we run our system more efficiently without in any way reducing quality, but, in fact, increasing quality. Because right now we know that too many decisions are not made on what's best for the patient, but who will pay for it, and how it will get

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reimbursed, and all of that.

There is money to be saved in our system. There is still, unfortunately, a lot of waste, fraud and abuse. The Justice Department estimates \$80 billion of fraud. Well, when you stop and think about it, if you've got thousands of pieces of paper flowing around, who has time to check all of that? No wonder we have billions of dollars' worth of fraud. You can game the system so easily by filling out those forms and sending them in to those great big bureaucracies that go ahead and pay those bills.

We can save money by stamping out the fraud and the abuse and making this system work more efficiently, and we intend to do that. (Applause)

The fourth principle is choice. And, you know, choice is something all of us, as Americans, take very seriously. It's something I take seriously. I want to be able to choose what doctors I go to, what hospitals I go to.

But, you know, in today's world, most of us are losing choice. Think about it. If you have insurance through an employer, your employer is desperately trying to figure out how to keep costs down, because especially if you're a small or medium-size business, you are being discriminated against by insurance companies. So what happens? You try to limit the choices of your employees, you try to get them into one kind of care instead of something else, you try to tell them not to go to certain hospitals, to try to manage the costs.

That's what's happening right now. And if we let things go on the way they are, that's what will continue to happen.

The president's approach is entirely different. Under the president's plan, the individual will make the choice about what health plan you will join. Every year you will sit down and look at all the plans available in your area, and you will decide what you want to join. You will decide what hospitals and doctors are important to you. And you will have at least three choices, no matter where you live. You will have an HMO; you will have what's called a PPO, which is a network of doctors and hospitals; or you will have the option of doing it the way we do it now. You just decide what doctor you go to, and you pay that particular

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doctor.

You will have more choice under the president's plan. And, in fact, doctors will have more choice, because, unlike today, where insurance companies tell them that if they belong to one plan, they cannot belong to any other, we're saying to doctors, "You can belong to as many plans as you want to. You make the decision, not insurance companies."

So, in fact, we are increasing choice for both patients and for doctors because we think that's important for you to feel comfortable as to who you choose to go to have take care of you.

So when you see those \$10 million insurance company ads that say the Clinton health plan is going to take away choice, ask yourself, what choice are they talking about? Because the answer is, it's the choice of the insurance company to decide who you go to get care from. We are taking that choice away under the health care plan. (Applause)

The fifth issue, and one that is very important to all of us, is quality. How can we be sure we will have good quality? How are we sure now?

You know, it's kind of word of mouth, isn't it? Do you like your doctor? How do they treat you at this hospital? That's how you get information.

We're going to give you more and better information. Every year when you sign up as to what health plan you want to belong to, you will get what we are calling a report card. Every health plan will have to issue one. How did they do last year? What was the outcome of some of the things that were taken care of?

As a woman, I might be very interested in knowing how early did they diagnose breast cancer, and what did they do to take care of it once it were diagnosed? As a mother, I might be interested in knowing what kind of prenatal care they were able to give so that pregnant women gave birth to healthier babies.

If you were a man, you might want to know, do they really give those cholesterol screenings, and then what do they do with the information? Do they have a program to help

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people change their diets so that they could stay healthier longer?

Those are the things that some of you might want to know about, but there would be other things as well. You might have a chronic illness in your family. You might be particularly interested in inquiring, how does this particular health plan take care of diabetes? But you will have that information when you make your choice.

And we are funding more research because we know if we get good research, we can prevent a lot of diseases. We may be able to find a cure for some of the diseases that now ravage us as a people. But we have to invest in research and quality in order to do that.

So anyone who comes forward with a health care plan asks, what does this plan do to increase quality? Because, you know, when it's all said and done, there's nothing more important than that.

And the sixth principle is responsibility. We have to be more responsible, and that includes all of us. Individuals have to be more responsible in taking care of our own health. We have to be more responsible in choosing who we go to to take care of our health for us. We have to look to doctors and nurses and hospitals to be responsible in making the right decisions that will provide high quality care, but at a more affordable price.

So we're going to be looking for people to be responsible. But that also means we have to fairly finance our health care system. Right now those of you who are privately insured, I want you to understand who you have been paying for. You may have thought you were only paying, if you're an employer, for your employees and their families. You may have thought, if you're an individual, you were only paying your share for yourself and your family. But if you are privately insured, you've been paying for millions of others who have not contributed responsibly.

I bet we could walk down one of the streets here in Marietta, and the mayor could take me and he could introduce me to shopkeepers, to business owners, as we walk down the street, and we could stop and we could ask, if they didn't think it was too personal, "Do you insure, and do you provide insurance for your employees? Do you contribute in some way

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or do you not?"

Because every town I've been in, whether the small towns I know so well in Arkansas or the big cities like Cleveland, you can walk down any street, and here's what you will find. Some businesses do provide insurance. They help for it. They ask the employee to pay something toward it. The business next door, though, doesn't. They don't provide any insurance --

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-- those who are insured go to. And the people who are providing insurance are not only subsidizing paying for those who don't have insurance, they are also paying for their competitors in business who don't help insure.

So one of the results of that is that if someone goes to the hospital, and they're not insured, and they have no contribution to make, or they can only pay a little bit, the hospital has to absorb that cost, don't they? And then what happens? The insurance premiums of those who are insured go up the next year, because health care keeps going up, because we don't have any system for keeping all the costs under control, because too many people get the care they need when they need it -- and thank goodness they do -- but then there's no way to pay for it.

So those of you who are paying are paying not only for yourselves or for your employees, you're paying for your neighbors who aren't insured, you're paying for the spouses who work somewhere else who are not insured. You are subsidizing the basic health care of everybody in the community.

We think it's time for everyone to make a contribution. If everybody contributes something, everybody will have to pay less. And if we go back to the old-fashioned idea that insurance is supposed to keep all of us well by getting all of us insured, then those who have special needs will not have to pay more in order to continue their insurance.

You know, one of the things that has made a big impression on me is the number of small businesses that have tried to insure to some extent their employees. And, believe me, I know how hard that has been, because the costs are

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never stable; they're always going up.

We're going to provide discounts to small businesses, we're going to provide subsidies to low wage workers, and we're going to cap the amount of money that any business and any individual has to spend on insurance from now into the future. No more unpredictable increases in the cost of premiums and other insurance to you. (Applause)

MS. CLINTON: We have a lot of work ahead of us in order to make this a reality. But probably the worst thing we could do is to give up, the way, unfortunately, others have given up in the past when they had a health care plan that -- if we had passed it when Franklin Roosevelt was president or when Harry Truman was president or when John Kennedy or Lyndon Johnson or Richard Nixon were president, we would not be spending the money we are spending now. We would not see families going bankrupt, businesses pushed all the way to the edge, deciding they have to give up insurance or put on \$3,000 deductibles. We wouldn't have local, state, national government unable to pay their bills.

But it's really going to be up to us whether we get it done this time. I am absolutely sure that this is a historic opportunity, one that, as the congressman said, only comes maybe once in a generation. Other generations have stood up to their challenges. It is time for this one to do as well. We cannot, as an economic matter, continue what we have, and we cannot, because of all the millions of stories of individuals who are suffering and being mistreated, continue what we are doing.

But there's an even higher reason. This is the greatest nation in the history of the world. There is absolutely nothing wrong with America that Americans cannot fix. (Applause)

MS. CLINTON: Our health care system has the highest quality professionals, the very best medical care of any in the world, if you can afford it. So what we have to resolve to do is to make it possible for this richest of all nations, with the finest health care available, to provide health security for every American, with comprehensive benefits that can never be taken away.

And this time next year I hope here in Marietta, as I hope all through this country, we're going to have people

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who will realize they don't have to worry anymore, who can begin to invest their money, not in health care, but in new jobs or other kinds of profitable ventures. This is another way we are getting America back on the right track.

And as the president did when he gave his speech before Congress, this health security card will represent a right of every citizen, and it will give each of us the security of knowing we will be taken care of when we need help. That, to me, is probably the most important part of this, rebuilding the American community, acting again like we were raised to act, where we take care of each other, and we do it in a commonsense, down-to-earth, responsible way.

That's how I was raised. I bet that's how most of you in this gym were raised, and that's the country I want to see us become again. Thank you all very much. (Applause)

Q I've got about three questions. First of all, how can older people, under this plan, be assured that their costs won't be so outrageous that --

MS. CLINTON: Well, but, you know, more than 90 percent of Americans, by our calculations, will actually see their costs go down, and older Americans are going to be given prescription drug benefits and long-term care under the president's plan, two benefits now that they do not have which are very important, and the costs are going to be relatively the same for that.

Q Okay. Rural care is another area. How are you going to get doctors to come when they're just -- you can't force them to be primary care doctors.

MS. CLINTON: Right, but you can provide a sentence. You can have long repayment programs, long forgiveness programs.

Q Will that be enough?

MS. CLINTON: And you can have more linkages between rural areas and urban areas through technology and other kinds of opportunities so that, based on what we know talking to a lot of physicians, there are two primary problems.

One is the funding problem. You know, they have

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such a big debt when they get out of school. And the other is, they feel cut off from the rest of the profession. We're trying to solve both of them, in rural areas and in underserved urban areas.

Q What question have you not been asked in regards to this health care proposal that would help you get the message out?

MS. CLINTON: Well, maybe I could say it like this, which is -- what is the worst thing that could happen to the president's plan? And I guess I would answer it by saying the worst thing is that people would be either misled or misinformed or frightened into believing that the present system is better than the proposed change.

And any fair reading of what we know about what is happening in our health care system today is that if we don't do anything, costs will continue to go up, more and more people will lose insurance, more and more rural areas will lose facilities. So we have to change.

Q Okay, thank you.

MS. CLINTON: Thank you.

Q We appreciate it. I'm glad that you came.

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