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**FIRST LADY HILLARY RODHAM CLINTON
STUMP SPEECH
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DRAFT

[Acknowledgments]

It is wonderful to be back in Nevada. You know the one year anniversary of the President's innaugeration and the State of the Union Address this week have put me in a reflective mood. I cannot help but think about how far we have all come since then candidate Bill Clinton spoke at UNLV in October of 1992. In the year that this Administration has been in office we have worked to revitalize our economy, restore our sense of security and renew America's can-do spirit. And together we have accomplished more in the past 12 months than anyone said was possible.

Thanks to the dedication of millions of Americans -- from our countryside to our cities to our Congress -- we have made considerable strides over these last 12 months in fulfilling a very ambitious agenda.

The Family and Medical Leave Act. Earned income tax credits. National service. Deficit reduction. NAFTA. These measures -- which the President submitted and Congress approved during the past year -- all reflect a fundamental change that has taken place in our nation. The days of laissez-faire, or resignation and deadlock are over. We have all taken responsibility for the future of this country. We have shown that when the American people set there minds and their hearts to doing something, it gets done.

And I know that our drive and our commitment to action will grow even stronger as we move forward in this new year -- a year that holds the hope and promise of achieving the most important legislation of a generation: health security for every American.

Our commitment will have to be stronger and stronger still. Because however optimistic I am, I cannot help but remember that our nation's past is full of other years and other promises of health care reform that could not be fulfilled. When President Roosevelt introduced social security he tried to pass health security as well. He could not. Neither could President Truman or President Eisenhower. Twenty years ago President Richard Nixon proposed employer-based, private insurance for every American. It did not happen. Every President since the 1930's has tried. Health care reform has been introduced in every Congress.

So why hasn't it happened? Why has the history of health care reform in this country been a history of missed opportunities? The answer is fairly simple: Health care reform has not happened because special interest groups have been too powerful, and special interest groups have way too much invested in keeping things as they are. These groups benefit from the same system that today threatens to bankrupt our nation and erode our precious sense of personal security.

Well this Administration knows that it was not elected to serve special interest groups; it was elected to serve the people. And if there is one thing I have learned in the past year, it is that the people of the United States of America want health care reform. And they want it now.

A year ago, I met a doctor at St. Agnes Hospital in Philadelphia who summed up the problem so simply. He said: "You know, there's an old saying: If it ain't broke, don't fix it. Well, Mrs Clinton, our health care system is 'broke' and I'm begging you to make sure that it gets fixed."

If I did not understand the full scope and magnitude of the doctor's statement then; I certainly do now. In the past year I have learned a tremendous amount about our current health care system. I have had the privilege to speak to Americans from all walks of life about their experiences. I have received nearly one million letters from concerned citizens. And I will not forget what I have seen and heard.

I have heard from health care professionals, business owners, employees, seniors, students and others-- and they all say the same thing: our health care system is broken and it needs to be fixed.

I have heard of the hardships endured by men and women whose benefits were cut off because they switched jobs. I have met single mothers who tell me it is more economical to stay on welfare and receive Medicaid than to take a good job that offered no health insurance. I have heard from seniors who had to choose each month whether to use their savings to pay for rent or pay for medicine. I have heard from a woman who was billed 2400 dollars for a pair of crutches. And I have met too many people who reached their 'lifetime limit' on insurance coverage and had to die with out health care coverage. And heard the stories of too many family members working two full-time jobs to pay off their debts.

I will not forget these people.

We cannot forget. Because these stories are the crux of the issue before us. The men, women and children who told them are the heart of this country. We cannot forget because when you cut through all the rhetoric, all the politics, and all the sound bytes, what remains is that 39.5 million Americans are uninsured. The fact remains that every month, 2 million Americans lose their insurance for some period of time. Here in Nevada 26 percent of the population is uninsured. Hospitalization rates consistently rank as highest or second-highest

in the nation. If someone--someone either in this room or someone you know-- becomes seriously ill, their entire family's savings could be wiped out. The fact is that every year over 100,000 middle-class families declare bankruptcy because of a serious illness or injury.

For most of us, the meaning of the word "insurance" has been lost. Sure, most Americans do have insurance right now--but check the fine print. Because three out four of those insurance policies have "lifetime limits". Even if you have insurance, you have a 76 percent chance of finding your benefits cut off if you get really sick. 69 percent of insurance policies deny benefits to those who need them most by refusing to cover pre-existing conditions. An estimated 81 million Americans under the age of 65 have medical problems for which insurance companies charge higher premiums, exclude coverage or deny coverage altogether.

Yet even in the face of these troubling statistics, even when confronted with report after report about hard-working families who can't get adequate health care for themselves or their children or their aging parents, there are some who still believe that health care reform isn't really necessary.

In fact, some insist there is no health care crisis at all, that it's all just fantasy or fiction.

That theory may sound plausible to people living in an ivory tower, but it certainly isn't plausible to millions of Americans who live in the real world.

If you think there's no crisis, try telling that to the one million people who wrote letters to the White House last year with stories about our health care system.

Try telling it to parents who can't get an immunization for a child because their insurance won't cover it. Try telling it to senior citizens who can't get prescription drugs because their coverage won't pay for them. Or to the hard-working employee who can't get coverage after switching jobs and moving to a new city. Try telling it to the cancer patient who is denied coverage because of a so-called "pre-existing condition." Try telling it to doctors and nurses who spend more hours filling out forms than tending to patients.

Go ahead and tell these people that there is no health care crisis. Because the President and I won't.

We will tell these people the truth. We will tell them that right now the insurance companies have control over our health care system. They pick and choose whom they cover. They use "lifetime limits" and loopholes to cut off your benefits. And they drop you when you get sick. We will tell them that the current system is rigged against families and small businesses. And we will tell them that we agree with them that this has got to change. The control over our health care system must be put back where it belongs--with the American people.

All of our efforts on health care reform have been based on a very simple principle-- as the doctor at St. Agnes said, "if it ain't broke, don't fix it." We are committed to building on what works in our system. And there can be no doubt--we have the best health care system in the world. We have the best health care professionals, cutting edge research and fantastic research institutions.

In the past year I have been constantly overwhelmed by our medical community. I have seen doctors in inner city emergency rooms battling to save lives hour after hour, day after day. I have seen talented young health care professionals donate their services to people in rural areas who cannot afford to pay them. Just this morning I took a tour of the University Medical Center here in Las Vegas and I was so proud to see its comprehensive in--and out patient AIDS unit and the excellent care its rehabilitation unit provides. I was so proud of what is arguably one of this country's most advanced Trauma and Pediatric Centers.

There is so much about our current system to be proud of, and this cannot be put at risk.. We have to fix what is wrong with our health care system today before it undermines even further all that is right about it. We have to ensure that every American has access to affordable, high-quality health care that is always there.

The President wants to give every American the guaranteed private insurance that they deserve. His approach builds on the current system with two critical changes. First, it will provide real health security. Unlike other proposals, the President's approach outlaws insurance company discrimination. It makes it illegal for the insurance companies to decide who gets coverage and how much they pay. It ends lifetime limits on coverage to ensure that health care is there when you need it.

The Clinton approach would guarantee a comprehensive benefits package that includes coverage for preventive care and prescription drugs. It protects older Americans by preserving Medicare and by adding new coverage for prescription drugs and some long-term care.

Second, the President's approach offers greater consumer power for people and small businesses to choose quality health insurance at lower cost.

Right now we are paying more and more money for less and less care. Right now your choice as a patient and/or as a physician is being limited every single day as employers and insurance companies attempt to reduce services and rein in cost by locking up market share. Right now doctors and nurses are forced to spend less time with patients and more time navigating the paperwork jungle that our present system has become.

The President's approach would reverse these trends: we would have a health care system with more choice, less bureaucracy and more care for less money.

The President's approach is not just for the good of those without insurance, but for the good of all of us.

It will help make our nation, our society, our families, stronger overall. It will make life better for children, and parents, and aging relatives. It will make life better for the healthy and the sick. It will make life better for doctors and nurses -- and of course, for their patients. It will give us all greater emotional and financial security.

As the debate on health care reform progresses, you will hear a lot about other approaches. We believe you should consider these alternatives very carefully. Any time you are presented with a proposal for health care reform ask yourselves the following questions: Does this plan provide real health security?--Does it guarantee comprehensive benefits to every American that can never be taken away? Does the plan outlaw insurance discrimination or will insurance companies still be able to pick and choose whom they will cover and how much they will pay? Is the guaranteed package of benefits comprehensive or barebones, is the package of benefits spelled out in law or is it left to be determined by a government board at a later date? Ask yourself if the plan is good for older Americans. Make sure it passes the 'mom test'. Because the alternatives threaten seniors with less coverage and higher bills. They don't provide new benefits and use Medicare as a bank to pay other bills unrelated to health care.

If there is an alternative approach that answers these questions to our satisfaction-- an approach that provides universal coverage, that guarantees a comprehensive package of benefits, that contains costs and ends discrimination in the marketplace, an approach that preserves Medicare and protects senior citizens, we welcome it. The challenge before all of us is to find the best way to achieve these goals.

For the past year, our nation has engaged in a wonderful and historic discussion of health care. Now it's time to move beyond questions about whether we need health care reform to when we will achieve it. Now it's time to act.

In the past week, our nation has witnessed the terrible tragedy of a severe earthquake in southern California. As we have seen over and over on the television news, families and communities have been ravaged by the devastation, left without homes, left without clothes and, in some cases, left without loved ones.

That's what happens when a disaster strikes with no warning.

Like an earthquake, a serious illness can wreak havoc on a family with no insurance. Even if it doesn't claim a life, it can leave relatives in financial ruin.

As we think about health care reform over the coming months, we must think not only about ourselves, but about our friends and neighbors and communities. Like the

residents of Los Angeles, who responded to the earthquake with acts of heroism, courage, compassion, and generosity, we must do the same in the face of a national health care crisis.

Health care reform is about all of us. That's why we must act now -- not recklessly, not impulsively, but with care and thought and foresight. If we have the courage, the compassion -- and the wisdom -- to achieve real health care reform now, we will better for it in the years and decades ahead. Most important, we will have helped stave off a disaster in the making.

Thank you.

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