Excerpts From Mayor Giuliani’s Town Hall Meeting In Rochester, NH, July 31, 2007

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“So I’m going to talk … about healthcare and how we can really very, very much change the whole way in which we view healthcare in this country, and solve the problem of out–of–control lack of access. The way we have to do it is the American way. And that’s really important, and I have to emphasize that. We’ve got to do it the American way. The American way is not single–payer, government–controlled anything. That’s a European way of doing something. That’s a, frankly, a socialist way of doing it. That’s why when you hear Democrats in particular talk about single–payer, mandated healthcare, universal healthcare, what they’re talking about is socialized medicine. They’re talking about single–payer — government — controlling your healthcare decisions.

“So how do we fix healthcare? The American way. Not the French way, not the English way, not the Cuban way, not the Canadian way. How do we fix it the American way, and make it work better for everybody? How do we make it work for more people, work better, and work cheaper? Well, there’s only one way to do that. There’s only one way to make something cheaper and better. It’s called a large consumer market. That’s the only way you can do it. Got to have private ownership. All of us have to take a little bit more control. Each one of us can make a contribution by taking a little more control of our healthcare.

“So here’s what I would do. I would try to urge as many Americans as possible to go buy their own health insurance. … What I’m recommending is that we give a big incentive for Americans, right at the very beginning, to go get their own health insurance. How do you do it? You create a $15,000 tax exemption for a family. $7,500 for a single individual. That could be converted into a family when a person gets married, starts to have children. You get that write-off on your taxes right off the top. If you go buy a health policy, if you can go find one for $12,000, let’s say, that meets your needs, then you get $3,000 in tax–free money for yourself. You keep that. Put it in a health savings account. That could be converted to a pension account. This — over a lifetime … this could be an enormous amount of money.

“[T]he idea is that people will have an incentive to buy their own health insurance. They’ll get a big tax deduction for it, they’ll get room for a health savings account, and as that health savings account grows, you can start thinking of a higher and higher deductible, which means you can take the premium down even further. … When you’re doing that, you’re helping everybody else, too, because you’re driving the price down for everybody else. If one person does it, that helps. If two do it, it helps even more. If a hundred do it, it helps a lot. If a thousand do it, a million do it — 2 million, 3, 4, 5 million …

“Now, remember, the people that don’t have health insurance are not the poorest of the poor, by and large. The poorest of the poor have Medicaid. The people that don’t have health insurance are the people who are unlucky enough to be in that sort of middle, or that gap. So they have some resources; it’s just that health insurance is too darn expensive for those resources to mean anything. So the job that we have to do for all Americans is to bring down the cost of health insurance, and find an honest, real market, like they did for televisions and iPods and telephones. Deal with it the American way.

“I am very concerned that we’re shrinking the medical profession in this country, and we’re shrinking the medical profession in this country because we sue them so much. Out of control. Way out of control. … This is what’s happening
to the medical profession. We have — we have states in which women can’t find OB-GYNs. I go around this country and there are places in which women can’t find a doctor to deliver their baby, because it is so darn expensive just to begin an OB-GYN practice. … So we have to straighten out our legal system. That is an enormous expense on our healthcare.

“In short, to sum up, the whole purpose of this is, we’ve got to solve our healthcare problems with American principles, not with principles of socialism. And I know my good friends the Democrats will say that … it’s unfair to say it’s socialized medicine. But I’m a realist. I face reality. That’s what it is. If you take more people, have the government cover it, it is called socialized medicine. That’s what it is. Go look at the other countries who do it, who have the single-payer system. Look at their experience with it. And do you know what they’re doing? They’re changing to our kind of system, because they are in ruin with this, with the system they have.

“I don’t care what Michael Moore says in his movie. I have had lots of people ask me for help in finding hospitals and doctors, particularly for cancer. I’ve had lots of people ask me that. And I’ve had some people from Europe ask me that, to get help to come into an American hospital. I’ve never had anybody ask me for help to get into a Cuban hospital or a Canadian hospital or an English hospital. They all want to come to America. So let’s take what’s right about our system and let’s improve it.”