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Remarks of Senator Barack Obama: Health Care

Newport News, VA | October 04, 2008

With just a month to go until election day, I know you've all been hearing a lot about politics out here in Virginia. I know you've been seeing a lot of ads, and getting a lot of calls, and reading a lot about this election in the newspaper. But being here today to talk with you about health care - this isn't about politics for me. This is personal.

I'm thinking today about my mother. She died of ovarian cancer at the age of 53. She fought valiantly, and endured the pain and chemotherapy with grace and good humor. But I'll never forget how she spent the final months of her life. At a time when she should have been focused on getting well, at a time when she should have been taking stock of her life and taking comfort in her family, she was lying in a hospital bed, fighting with her insurance company because they didn't want to cover her treatment. They claimed that her cancer was a pre-existing condition.

So I know something about the heartbreak caused by our health care system.

I know something about the anxiety of families hanging on by a thread as premiums have doubled these past eight years, and they're going into debt, and more than half - half - of all personal bankruptcies are caused in part by medical bills.

I know about the frustration of the nearly 40 percent of small business owners who can no longer afford to insure their employees - folks who work day and night, but have to lay people off, or shut their doors for good, because of rising health care costs.

I know the outrage we all feel about the 45 million Americans who don't have health insurance - kids who can't see a doctor when they're sick; parents cutting their pills in half and praying for the best; folks who wind up in the emergency room in the middle of the night because they've got nowhere else to turn.

But I also know that this is not who we are.

We are not a country where a young woman I met should have to work the night shift after a full day of college and still not be able to pay the medical bills for her sister who's ill. That's not right - and it's not who we are.

We are not a country where a man I met should have to file for bankruptcy after he had a stroke, because he faced nearly \$200,000 in medical costs that he couldn't afford and his insurance company didn't cover. That's not right - and it's not who we are.

We are not a country that rewards hard work and perseverance with debt and worry. We've never been a country that lets major challenges go unsolved and unaddressed. And we are tired of watching as year after year, candidates offer up detailed health care plans with great fanfare and promise, only to see them crushed under the weight of Washington politics and drug and insurance lobbying once the campaign is over.

That is not who we are. And that is not who we have to be.

We know change is possible. We've seen it across this country as governors and legislatures move ahead of Washington to pass bold health care initiatives on their own. We see people across the spectrum - doctors and patients, unions and businesses, Democrats and Republicans - coming together around this issue, because at a time when rising costs have put too many families and businesses on a collision course with financial ruin and left too many without coverage at all, they know that bandaids and half-measures just won't do.

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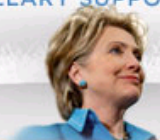


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Now I know that at this moment, when we stand in the midst of a serious economic crisis, some might ask how we can afford to focus on health care. Well, let's be clear: the rescue package we just passed in Congress isn't the end of what we need to do to fix our economy - it's just the beginning. Because the fundamentals of our economy are still not strong - contrary to what Senator McCain says. And we've got to address those fundamentals - and address them right now.

In other words, the question isn't how we can afford to focus on health care - but how we can afford not to. Because in order to fix our economic crisis, and rebuild our middle class, we need to fix our health care system too. Let's not forget, it's not just small businesses and families who are struggling. Some of the largest corporations in America - including major American auto manufacturers - are struggling to compete in the global marketplace because of high health care costs. They're watching their foreign competitors prosper - unburdened by these costs - as they struggle to create the good jobs we need to get our economy back on track.

So it's clear that the time has come - right now - to solve this problem: to cut health care costs for families and businesses, and provide affordable, accessible health insurance for every American.

And you'd think that anyone running for president would understand this. You'd think any candidate for the highest office in the land would have a plan to achieve these critically important goals. Well, if you think that, you haven't met my opponent, Senator John McCain.

Now, it's not that he doesn't care about what people are going through. I just think he doesn't know. That's the only reason I can think of that he'd propose a health care plan that is so radical, so out of touch with what you're facing, and so out of line with our basic values.

Senator McCain has been eager to share some details of his plan - but not all.

He tells you that he'll give you a tax credit of \$2,500 per person - \$5,000 per family - to help you pay for your insurance and health care costs. But like those ads for prescription drugs, you have to read the fine print to learn the rest of the story.

You see, Senator McCain would pay for his plan, in part, by taxing your health care benefits for the first time in history. And this tax would come out of your paycheck. But the new tax credit he's proposing? That wouldn't go to you. It would go directly to your insurance company - not your bank account.

So when you read the fine print, it's clear that John McCain is pulling an old Washington bait and switch. It's a shell game. He gives you a tax credit with one hand - but raises your taxes with the other. And recently, after some forceful questioning on TV, he finally admitted that for some Americans - those with the very best plans - his tax increase will be higher than his tax credit, and they'll come out behind.

John McCain calls these plans "Cadillac plans." In some cases, it may be that a corporate CEO is getting too good a deal. But what if you're a line worker making a good American car like Cadillac who's given up wage increases in exchange for better health care? Well, Senator McCain believes you should pay higher taxes too. The bottom line: the better your health care plan - the harder you've fought for good benefits - the higher the taxes you'll pay under John McCain's plan.

And here's something else Senator McCain won't tell you. When he taxes people's benefits, many younger, healthier workers will decide that it's a better deal to opt out of the insurance they get at work - and instead, go out into the individual market, where they can buy a cheaper plan. Many employers will be left with an older, sicker pool of workers who they can't afford to cover. As a result, many employers will drop their health care plans altogether. And study after study has shown, that under the McCain plan, at least 20 million Americans will lose the insurance they rely on from their workplace.

It's the same approach George W. Bush floated a few years ago. It was dead on arrival in Congress. But if Senator McCain were to succeed where George Bush failed, it very well could be the beginning of the end of our employer-based health care system. In fact, some experts have said that that's exactly the point of John McCain's plan - to drive you out of the insurance you have through your employer - and out into the marketplace, where your family will be given that \$5,000 tax credit and told to buy insurance on your own.

A \$5,000 tax credit. That sounds pretty good. But what Senator McCain doesn't tell you is that the average cost of a family health care plan these days is more than twice that much - \$12,680. So where would that leave you?

Senator McCain also doesn't tell you that insurance in the individual market isn't just more expensive than insurance you get through work - it also includes fewer benefits. For example, many of these plans don't cover prescription drugs or pre-natal care. Many don't cover giving birth, so you'd have to pay out of pocket for that - roughly \$6,000. So when you're out there fending for yourself against the insurance companies, you pay more and get less.

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

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Here's another thing Senator McCain doesn't tell you - his plan won't do a thing to stop insurance companies from discriminating against you if you have a pre-existing condition like hypertension, asthma, diabetes or cancer-the kind of conditions that 65 million working age Americans suffer from - people from all backgrounds and walks of life all across this country. Employers don't charge you higher premiums for these conditions, but insurers do - much higher. So the sicker you've been, the more you'll have to pay, and the harder it'll be to get the care you need.

Finally, what John McCain doesn't tell you is that his plan calls for massive deregulation of the insurance industry that would leave families without the basic protections you rely on. You may have heard about how, in the current issue of a magazine, Senator McCain wrote that we need to open up health care to - and I quote - "more vigorous nationwide competition as we have done over the last decade in banking." That's right, he wants to deregulate the insurance industry just like he fought to deregulate the banking industry. And we've all seen how well that worked out.

It would be equally catastrophic for your health care. Right now, different states have different rules about what insurance companies have to cover. Senator McCain's plan would create a deregulated national market where companies can cherry pick the state where they're based - and sell plans anywhere in America.

It's the starting gun for a race to the bottom. Insurance companies will rush to set up shop in states with the fewest protections for patients. States where they don't have to cover things like mammograms and other cancer screenings, vaccinations, maternity care, and mental health care. States where you don't have a right to appeal when your HMO refuses to cover the treatment you need. These are commonsense protections to make sure that you and your doctor - not insurance company bureaucrats - are making decisions about your health. And John McCain wants to give insurance companies free reign to avoid them.

And believe it or not, just to top it all off, Senator McCain plans to give the top ten largest insurance companies \$2 billion in new tax cuts.

So, anyone want to guess who's running and funding John McCain's campaign? I'll give you a hint. Remember when we tried to fix health care back in the 1990s, and the insurance companies spent millions running misleading ads to scare people into opposing reform? That's right, John McCain has lobbyists for 69 insurance and drug companies and trade groups advising his campaign, writing his policies, and raising his money. Three of them are his top advisors.

And if you think that Washington lobbyists who are working day and night to elect him are doing it to put themselves out of business, well, I've got a bridge in Alaska to sell you.

So here's John McCain's radical plan in a nutshell: he taxes health care benefits for the first time in history; millions lose the health care they have; millions pay more for the health care they get; drug and insurance companies continue to profit; and middle class families watch the system they rely on begin to unravel before their eyes. Well, I don't think that's right. I don't think we should settle for health care that works better for drug and insurance companies than it does for hard working Americans. I don't think that's the change we need. We can do better than that.

In the end, it's not surprising that Senator McCain's plan isn't a vast improvement on the same failed policies of these past eight years. Remember, Senator McCain voted against expanding the Children's Health Insurance Program - a program that provides health care for millions of children in need. He voted against protecting Medicare 40 times over the course of his career. And he supported a massive cut in Medicare that would have raised premiums and out-of-pocket expenses for seniors while weakening the care they depend on.

In other words, Senator McCain's plan reflects the same bankrupt philosophy he's subscribed to for the past three decades in Washington: take care of the healthy and wealthy, and good luck to everyone else. They call this the Ownership Society, but what it really means is - you're on your own. Your job doesn't give you health care? The market will fix it. Pre-existing condition? Tough luck. Insurance company won't pay for your treatment? Too bad, you're on your own.

This approach hasn't worked these past eight years, it won't work now, and it's time to turn the page.

Let me be clear - I don't think government can solve all our problems. But I reject the radical idea that government has no role to play in protecting ordinary Americans. I reject the thinking that says preserving our free market means letting corporations and special interests do as they please.

I know that nothing is more important than the health and well-being of the people you love. And if you work hard and do everything right, you shouldn't live in fear of losing everything because of a fluke of genetics, or a bad diagnosis, or a stroke of bad luck.

That's why I believe that every single American has the right to affordable, accessible health care - a right that should never be subject to Washington politics or industry profiteering, and that should never be purchased with tax increases on middle class families, because that is the last thing we need in an economy like this.

I know we can do this. I know what we can accomplish when we come together. I saw it in Illinois, when

as a state senator, I brought Republicans and Democrats together to pass legislation that has expanded coverage to more than 150,000 people, including 70,000 children. I helped expand coverage for routine mammograms for women on Medicaid. And we created hospital report cards, so that every consumer could see things like the ratio of nurses to patients, the number of annual medical errors, and the quality of care they could expect at each hospital.

So I reject the tired old debate that says we have to choose between two extremes: government-run health care with higher taxes-or insurance companies without rules denying people coverage. That's a false choice. It's the same distracting rhetoric that's kept us gridlocked for decades. And we know that neither of these approaches is the answer to this problem.

The real solution is to take on drug and insurance companies; modernize our health care system for the twenty-first century; reduce costs for families and businesses; and finally provide affordable, accessible health care for every American. And that's what I intend to do as President of the United States.

Of course, it's easy to have good ideas and make big promises. You've all heard plenty of that these past 20 months. The hard part is coming up with a concrete, detailed plan, and translating that plan into action. So today, I want to take a few minutes to tell you exactly what I plan to do, how I'll get it done, and how I'm going to pay for it.

We'll start by reducing premiums by as much as \$2,500 per family - and we'll do it by taking the following five steps to lower costs throughout our health care system.

First, we'll take on the drug and insurance companies and hold them accountable for the prices they charge and the harm they cause.

We'll start by increasing competition in the insurance industry, and outlawing insurance company discrimination against people with pre-existing conditions. Insurance companies spend \$50 billion a year on elaborate efforts to cherry pick the healthiest patients and avoid covering everyone else. I intend to save them a whole lot of time and money by putting an end to this practice once and for all.

And we'll tell the pharmaceutical companies, thanks, but no thanks for the overpriced drugs - drugs that cost twice as much here as they do in Europe and Canada. We'll let Medicare negotiate for lower-prices; we'll stop drug companies from blocking generic drugs that are just as effective, and far less expensive; and we'll allow the safe re-importation of low-cost drugs from countries like Canada.

Second, we'll focus on prevention -- on promoting wellness rather than just managing sickness. Today, we spend less than four cents of every health care dollar on prevention and public health, even though 80 percent of risk factors involved in the leading causes of death are behavior-related - and thus, preventable. Under my plan, we'll make sure insurance companies cover evidence-based, preventive care services - weight loss programs, smoking-cessation programs, and other efforts to help people avoid costly, debilitating health problems in the first place.

Third, we'll reduce waste and inefficiency by moving from a 20th century health care system based on pen and paper to a 21st century system based on the latest technology. According to one study, just by transferring medical records from yellowing pages in file cabinets to electronic records in computers, we can save \$77 billion a year. And we can save lives too by reducing deadly medical errors and ensuring that doctors and nurses spend less time with paperwork and more time with patients.

Fourth, we'll reduce the cost of our care by improving the quality of our care. It's estimated that poor quality care - from medical errors that cause complications to poor hygiene practices that cause infections - costs up to \$100 billion a year. So we'll provide you with information about your hospitals' and providers' quality of care. We'll track which drugs and procedures work best. And we'll reward providers not just for the quantity of services they provide, but for the quality of outcomes for their patients. So you'll get better care, and we'll all save money in the long run.

Fifth, we'll reduce costs for businesses and their workers by picking up the tab for some of the most expensive illnesses. Right now, the five percent of patients with the most serious illnesses like cancer and heart disease account for nearly fifty percent of health care costs. Insurance companies devote the lion's share of their expenses to these patients, and then pass the cost on to the rest of us in the form of higher premiums. Under my plan, the federal government will pay for part of these catastrophic cases, which means that your premiums will go down.

So that's how we'll cut costs. But that's not enough. Because today, in the year 2008, 45 million Americans still don't have any health insurance at all. This is one of the great moral crises of our time. And it's creating a vicious cycle that affects every last one of us. As premiums rise, more people become uninsured. And every time those uninsured folks walk into an emergency room because it's their only option, insurance companies raise premiums to cover the cost - a hidden tax of \$922 per family. That extra cost means even more people can't afford insurance, so the problem just gets worse. We cannot go on like this. This is not who we are, and this is not who we have to be.

That's why my plan will cover all Americans. And unlike Senator McCain, I'll do it by building on and strengthening - rather than dismantling - our current, workplace-based system. So if you have insurance you like, you keep that insurance. If you have a doctor you like, you keep that doctor. The only thing that changes for you is that your health care costs will go down.

But if you don't have insurance, or don't like your insurance, you'll be able to choose from the same type of quality private plans as every federal employee - from a postal worker here in Colorado to a Congressman in Washington. All of these plans will cover essential medical services including prevention, maternity, disease management and mental health care. No one will be turned away because of a pre-existing condition or illness. If you have children, they will be covered too. If you change jobs, this insurance will go with you. And if you can't afford this insurance, you'll receive a tax credit to help pay for it.

My plan also provides substantial help to small business to cover their employees. Small businesses are America's biggest job creators: since 1990, companies with fewer than 20 employees have created 80% of new jobs in America. But today, too many small businesses are sinking under the weight of rising health care costs. My health care plan won't impose a single new burden on small businesses. Instead, we'll give them tax credits that will cover up to 50 percent of the cost of insuring their employees. This will help them create not just new jobs, but good jobs - jobs with health care that stay right here in America.

And I want to be clear about exactly how I will pay for my plan. First, I will aggressively cut health care costs by reducing waste, greed and paperwork; lowering the cost of prescription drugs; and eliminating wasteful subsidies to private plans in Medicare. That will save a lot, but will still leave a cost of about \$65 billion a year.

I'll cover that remaining cost with a portion of the money I'll save by ending George Bush's tax breaks for people making more than \$250,000 a year. They'll go back to paying similar rates to what they paid when Bill Clinton was President. So we'll get this done responsibly without blowing a hole in our deficit.

In the end, none of this will be easy. We're up against a powerful, entrenched status quo in Washington that will say anything and do anything and fight with everything they've got to keep things the way they are.

But I know that if we come together, and work together, we can do this. So many people are counting on us.

A woman named Robyn who I met in Florida, is one of those people. Back in May, her 16 year old son Devon came to one of our events, and I got to meet him at the airport in Fort Lauderdale. Later that day, Devon became seriously ill. His heart started racing, and his lips turned white. He was rushed to the hospital and almost went into cardiac arrest. He was later diagnosed with a heart condition and told he needed a procedure that would cost tens of thousands of dollars. Robyn's insurance company refused to pay -- they said it was a pre-existing condition - and Robyn's family doesn't have that kind of money.

But until Devon has that procedure, he has to take medication and stop all physical activity. No more gym classes. No more football at school. No more basketball at the park with his friends.

After we met, Robyn sent me an email in which she wrote, "My son deserves all that life has to offer. Money should NEVER determine the quality of a child's life. I can't help but feel as if somehow we failed Devon. Why couldn't we be the rich family that has the great insurance or could whip out 50 grand like it is nothing?"

She ended her email with these words, "I ask only this of you - on the days where you feel so tired you can't think of uttering another word to the people, think of us. On the days when you are playing basketball, think of Devon, who can't. When those who oppose you have you down, reach deep and fight back harder."

Today, I want to say to Robyn and Devon and everyone like them across America, you have my word that I will never back down, I will never give up, I will never stop fighting until we have fixed our health care system and no family ever has to go through what you're going through, and my mother went through, and so many people go through every day in this country. That is my promise to you.

And if all of you here today will stand with me in this work - if you'll talk to your friends and neighbors, get people to the polls, and give me your vote, then together, we won't just win this election, we will transform this nation. Thank you, God bless you, and may God bless America.

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