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# FOIA MARKER

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**Record Group/Collection:** George H.W. Bush Presidential Records  
**Collection/Office of Origin:** Speechwriting, White House Office of  
**Series:** Speech File Backup Files  
**Subseries:** Chron File, 1989-1993

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**OA/ID Number:** 13817  
**Folder ID Number:** 13817-007

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**Folder Title:**  
HEAL [Health Equity Action League] Event 6/2/92 [OA 7576]

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Stack:	Row:	Section:	Shelf:	Position:
<b>G</b>	<b>26</b>	<b>22</b>	<b>5</b>	<b>7</b>

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THE WHITE HOUSE

Office of the Press Secretary

For Immediate Release

June 2, 1992

REMARKS BY THE PRESIDENT  
AT HEALTH CARE EQUITY ACTION LEAGUE BRIEFING

Room 450  
Old Executive Office Building

2:09 P.M. EDT

THE PRESIDENT: Please be seated, and thank you very much for coming. And, Dirk, thank you, sir; and Pam, the cochairs of HEAL. I am delighted to have an opportunity to speak to you briefly here. And then our experts come on and you'll learn -- I wouldn't say more than you want to know about this, but you'll be hearing from our very best in a few minutes, people that have shaped our approach to health care.

We are grateful for your support. And I'll tell you, the strong support of this organization for our health care reform plan is absolutely essential to getting something done for the people in this country. And I can't overemphasize the importance of your contacts on the Hill today, of your organizing of the local coalitions. Both of these efforts are going to be determining factors in steering health care reform in the right direction.

We're at a crossroads -- literally, at a crossroads on the issue of health care reform. And the real debate concerns the direction that health care reform is going to take. I don't think there's any argument in the country that health care reform is not needed. Nobody's taking that tack. The question is, will we preserve our public-private health care system through comprehensive reforms, or are we going to substitute a plan that is government-dictated, government-mandated, government-controlled? And that's the bottom line. And we have to spell out as clearly for the American public as we possibly can. The decision is as simple and as pivotal as that.

We have to make it clear to Americans that other proposals, like the national health care, expanded Medicare, Medicare and play or pay are fundamentally government-controlled. And some are a little more obvious about it than others, but ultimately each ends up controlled by a government bureaucracy.

And let me also assure you that I share your specific concerns. Individual entrepreneurs need help in order to compete with the conglomerates; I understand that. You need a tax deduction for 100 percent of health insurance premiums, and you need market clout. As small business owners you also need rescuing from cherry picking by these insurers, and you need help in shopping smart, and you need a way to avoid costly frivolous coverage. Our plan provides comprehensive reform and that's going to benefit, we compute, more than 95 million Americans.

We have two bills on the Hill already. These are nonpolitical -- that is the liberals agree with us in principle, that makes them nonpolitical -- (laughter) -- and that being the case I say Congress ought to act according to principle and pass this legislation for the good of the country. And where we agree, we must act. With your help up on the Hill, Congress will pass the bills immediately.

MORE

Under our plan health insurers would have to cover all employers requesting coverage and that coverage would be guaranteed. It would be renewable and it would have no restrictions for pre-existing medical conditions. It would also be portable, allowing workers to change jobs without fear of not being picked up by their new employers plan. We would establish networks that would help small businesses purchase insurance and manage their premium costs. Our coordinated care provisions would reverse the upward spiral of health care costs too.

Our plan also addresses something that we must do something about and I'm talking about the malpractice costs. Costs from excessive insurance paperwork and also administrative costs. We address the special needs of urban and rural areas by providing for clinics and disease prevention activities.

In addition, we think consumers need better information in order to make better decisions. So we propose information booklets that will allow consumers to compare costs and then compare the quality of care provided by hospitals and other health care plans. These are things that I think that we all can whole-heartedly endorse and fully intend to implement. But no discussion of health care reform is complete without emphasizing the necessity for personal responsibility for health promotion and then again for disease prevention.

Tomorrow, Secretary Lou Sullivan, along with Prevention Magazine, will announce the results of a survey on the health related behavior of Americans. The prevention index tracks our national progress in avoiding special specific health-related risk behavior. We need your help in spreading the word that avoiding 10 common risk factors could prevent between 40 and 70 percent of all premature deaths, one-third of all cases of acute disability, and two-thirds of all cases of chronic disability. Individual action -- that's what is needed around the nation, at the level of personal health behavior.

And at the same time, up here, right back to Washington, congressional action is needed to ensure that world-class health care continues to be directed by consumer choice and by free-market factors.

There's a crying need to change things. But I feel compelled to uphold the quality of American health care. We must not, in our desire to see change, diminish the quality of American health care. And our plan, I think, upholds the quality. And, very candidly, I think the major two competing plans would tend to diminish the quality of American health care. We've seen it happen in some of these nationalized programs abroad. And I think the same thing would happen here. So we must not go for a program that is going to diminish the quality of American medical care.

So again, Dirk and Pam, thank you. We are very grateful for your leadership and helping to make all this happen. And to each and every one of you, my most sincere thanks. I really believe we can get something done. And I say that, recognizing that this is a weird year. (Laughter.) This is what they call one of the weird ones out there. But when you have a common-sense idea, when you have something that is backed by the sound and sensible people like yourselves, we've got to find a way to make it happen. So I pledge you my full support. My driving interest behind this really can be brought to bear in the Congress in ways that our pros here in the front row think necessary. So I am with you and very, very grateful to you.

And now, on for your real session where you're going to learn a lot more about. And thank you all very much for coming. (Applause.)

END

2:17 P.M. EDT

THE WHITE HOUSE  
WASHINGTON

Monday, June 1, 1992

MEMORANDUM FOR THE PRESIDENT

THROUGH: DAVID F. DEMAREST *DFD*

FROM: JANICE SHAW CROUSE *Janice Shaw Crouse*

RE: PROPOSED REMARKS FOR HEALTH EQUITY ACTION LEAGUE

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I. SUMMARY

On Tuesday, June 2 at 2:00 p.m. you will deliver brief remarks to an audience of 180 members of HEAL (Health Equity Action League) in Room 450 of the Old Executive Office Building.

II. DISCUSSION

Your remarks, (approximately 7 minutes from cards), will focus on the health care reform needs of small business owners, will recognize HEAL for its hard work in support of your health care reform proposal, will challenge HEAL to work for health promotion/disease prevention efforts and to continue working for passage of your two health care reform bills currently on the Hill.

ACKS: DIRK VAN DONGEN (DVGGEN) > CO-CHM HEAL  
MEMBERS OF HEAL  
PAM BAILEY - EXEC DIR HEAL

FRONT ROW → NICK CALLO, KEVIN MOLEY, GAIL WILENSKY  
VEGS. STRAT DEPT. AST.

Crouse/Bunton  
Monday, June 1, 1992  
2:48pm  
[HEAL]

PRESIDENTIAL REMARKS: - HEALTHCARE EQUITY ACTION LEAGUE  
TUESDAY, JUNE 2, 1992  
2:00 P.M., OEOB Room 450

Welcome to the White House. [ACKNOWLEDGEMENTS] I want you to know how much it has meant to me to have your strong support of our health care reform plans. I cannot overemphasize the importance of your contacts on the Hill today and your organizing of local coalitions; both of these efforts will be determining factors in steering health care reform in the right direction.

America stands at a crossroads on the issue of health care reform -- the real debate concerns the direction health care reform will take. Will we preserve our public-private health care system through comprehensive reforms or will we substitute a plan that is government controlled? That is the bottom line and we have to spell that out as clearly for the American public as we possibly can. The decision is as simple -- and as pivotal -- as that.

And, we have to make it clear to Americans that other proposals -- like national health care, expanded Medicare, Americare, and "Play-or-Pay" -- are government-controlled. Some are a little more obvious about it than others, but ultimately, each ends up controlled by a government bureaucracy.

[((Let me assure you this is not a partisan issue -- it just happens that all those proposals are sponsored by liberal

Democrats.))] Let me also assure you that I share your specific concerns. Individual entrepreneurs need help in order to compete with the conglomerates. You need a tax deduction for 100% of health insurance premiums and you need market clout. As small business owners, you also need rescuing from "cherry picking" by insurers; you need help in "shopping smart," and you need a way to avoid costly, frivolous coverage.

HANS RUITNER

Hans Ruitner

Our plan provides comprehensive reform that will benefit more than 95 million Americans. We have two bills up on the Hill already. These bills are non-political -- that is, the liberals agree with us in principle. That being the case, I say Congress ought to act according to principle and pass this legislation for the good of the country. Where we agree, we must act. With your help up on the Hill, Congress will pass the bills -- immediately.

CLEVELAND HEALTH CARE ANSWER

WILSON

Under our plan, health insurers would have to cover all employers requesting coverage. That coverage would be guaranteed; it would be renewable; and it would have no restrictions for pre-existing medical conditions. It would also be portable -- allowing workers to change jobs without fear of not being picked up by their new employer's plan. We would establish networks that would help small businesses purchase insurance and manage their premium costs. Our coordinated care provisions would reverse the upward spiral of health care costs, too. Our plan also addresses malpractice costs, costs from excessive insurance paperwork and administrative costs. We address the special needs of urban and rural areas by providing

Tom Scully

not "blue booklets"

for clinics and disease prevention activities. In addition, we think consumers need better information in order to make better decisions -- so we propose information booklets that will allow consumers to compare costs and quality of care provided by hospitals and other health care plans.

These are things we all whole-heartedly endorse and fully intend to implement. But, no discussion of health care reform is complete without emphasizing the necessity for personal responsibility for health promotion and disease prevention.

Tomorrow, Secretary Sullivan, along with Prevention magazine, will announce the results of a survey on the health-related behaviors of Americans. The Prevention Index tracks our national progress in avoiding specific health-related risk behaviors. We need your help in spreading the word that avoiding ten common risk factors could prevent between 40 and 70 percent of all premature deaths, one-third of all cases of acute disability, and two-thirds of all cases of chronic disability.

Individual action is needed around the nation at the level of personal health behaviors. At the same time, Congressional action is needed to insure that world-class health care continues to be directed by consumer choice and by free market factors.

Thank you for helping to make this happen. Keep up the good work. May God bless you and May God bless the United States of America.

#####

Handwritten initials: KATNER

Handwritten initials: HHS

Handwritten notes: OTHER SPECIFIED HHS HANDS

Crouse/Bunton  
Saturday, May 30, 1992  
11:11am  
[HEAL]

PRESIDENTIAL REMARKS: HEALTHCARE EQUITY ACTION LEAGUE  
TUESDAY, JUNE 2, 1992  
2:00 P.M., OEOB Room 450

Welcome to the White House. It is great to be with you and to see so many friends. [ACKNOWLEDGEMENTS]

I am so glad to finally have the opportunity to meet with you. I want you to know how much it has meant to me to have your strong support of our health care reform plans. You have worked hard and your continuing efforts are vitally important.

I cannot overemphasize the importance of your contacts on the Hill today and your organizing of local coalitions; they will be determining factors in steering health care reform in the right direction. You and I know that America stands at a crossroads on this issue. That is the basis for your efforts here in Washington and at the local level. The entire nation has been inundated with proposals and commentary on health care reform. No wonder so many Americans are bewildered by it all. Thank goodness, you are helping to clarify the picture.

Your upcoming [Public Service Announcement] about Sal Risalzato is fantastic -- you get right to the heart of the problems faced by small business owners. If these individual entrepreneurs are going to compete with the conglomerates, they need 100% deduction for health premiums and they need market clout. Small business owners also need rescuing from "cherry

Being changed

picking" by insurers; they need help in "shopping smart," and they need an end to costly, frivolous coverage.

There is only one way that Sal, and all the rest of you, will get what you need. That's to let the American public know -- the real debate on comprehensive health care reform concerns the direction health care reform will take. Will we preserve our public-private health care system through comprehensive reforms or will we substitute a plan that is government controlled? That is the bottom line and we have to spell that out as clearly as we possibly can. The decision is as simple -- and as pivotal -- as that.

And, we have to make it clear to Americans that all of the proposals except ours -- national health care, expanded Medicare, Americare, "Play-or-Pay" -- are government-controlled. Some are a little more obvious about it than others, but ultimately, each ends up controlled by a government bureaucracy. [((Let me assure you this is not a partisan issue -- it just happens that all those proposals are sponsored by liberal Democrats.))]

Our position is unequivocal -- we must maintain the integrity of the private sector in the health care area. That is the only way to achieve the reforms that you must have to extend coverage to your employees and still stay in business. Our plan accomplishes that goal; while at the same time, it provides comprehensive reform that will benefit more than 95 million Americans. Thank you for helping to get the word out.

*Cleveland  
Case  
Speech*

Legis-2230  
Jim Renny  
True on Hill @s

The concerns that are your top-priorities are in our plan which is up on the Hill NOW. We must do everything we can to get these measures passed by the Congress; it is important that this legislation be passed NOW. The American people need to know that much of our bill is non-political -- the liberals support it just as strongly as we do. We agree in principle; and Congress ought to act according to principle and pass this legislation for the good of the country.

There are aspects of health care reform which need further deliberation; we cannot do everything now. Public consensus needs to be developed on some thorny issues; we cannot run roughshod over peoples' need to understand and participate in the process of shaping policy. But where we agree, we must act.

Under our plan, the consumer can choose from a state-wide basic health insurance package paid for with a tax voucher or alternative insurance. Health insurers would have to cover all employers requesting coverage. And, that coverage would be guaranteed, renewable, have no restrictions for pre-existing medical conditions and it would be portable -- workers could change jobs without losing insurance.

The following aspects of our plan are being considered NOW should be passed NOW. Our networks would help small businesses purchase insurance and limit their premium costs -- Congress must move to get this done. Our coordinated care provisions would reverse the upward spiral of health care costs, too. Our plan addresses malpractice and administrative costs as well as the

costs from excessive insurance paperwork. We also address the special needs of urban and rural areas -- with clinics and disease prevention activities. We think consumers need better information -- through "blue books" that compare costs and quality of care provided by physicians, hospitals, clinical laboratories, and other health care providers. *(action) link*

These are things we all whole-heartedly endorse and fully intend to implement. But, you and I know that the health care reform issue transcends the specifics of our plan. Government action is needed to solve specific problems -- a safety net for the uninsured, guaranteeing quality care and low cost -- making insurance more secure and available. But health care in America should be guided by each consumer's choice and by the discipline of the free market.

Thank you for helping to make this happen. Keep up the good work. May God bless you and May God bless the United States of America.

*transition to program #####*

- ▲ good reception*
- ▲ now you'll hear from ...*

Healthcare Equity Action League Cruise

HEAL → all caps

2 pager

Ch. Bair & Wynn  
Bob Evans Restaurant  
Holiday Inn

event:

\* June 2, 2pm noon. 450

180 people → am. hrs. <sup>assoc health care leaders</sup> (Brief Remarks)

OPWP

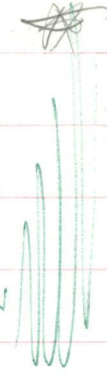
10 mins → drop by

reception afterwards

+ Jeff Vogt / Molly Osborne

Dirk Vandragen ▲

healthcare event



→ Hans Kuttner - info

Pam Bailey → <sup>etac dir</sup> (202) 347-5731  
of HEAL

\* have min reception

MSA

thank u hard work

$\Delta$  POTUS pkg. a solution 2  
major of prob sm. biz owners  
have a grater ins.

a change to get sol 2 prob  
in pkg; cong. R pass this  
lyr.

Canada's Binc type pkg. work  
why this way's means  
(next day)

support from sq - behind  
small biz owners -

made passage of this leg a  $\uparrow$   
priority this yr.

Market based reform gains  
momentum as result of  
Janhag action

ins. market reform

→ portability / pre-existing  
affordability

~~1~~ SAL RISDVAW  
OWNER of  
FIRST Bt Senate

Health care reform - remains

Scenario:

reception under domes

2:00 pm off stage

Remark 10 mins:

(tea, coffee, desserts)

RECEPTION:

Tom Scully, Saul Wintersky, HTIS

(DIRK GUY) \*

POTUS → OFF STAGE ANNOUNCE

→ DAIS KEVIN MOLEY (Sp.)

major opportunity → helped us from  
day 1 helped w/ heartscan

has not spoken to this group of

(small business people)

met. am w/ Cong  
lunch on hill w/ Dan cong.

Friday

**DRAFT**

**Headline:**

Meet Sal Risalzato...  
He's Just 1 in a Million.

**Copy:**

Sal Risalzato owns and operates the Riverdale Texaco in Morris County New Jersey. That's not exceptional -- except if you're Sal or one of his 11 employees.

Like many small business owners, Sal does something more for his employees than meet the payroll -- he provides his people health coverage.

This spring Sal's small group coverage premium jumped 35%. "The health care system in this country needs more than a tune-up," explains Sal.

That's why Risalzato is an active member of HEAL -- The Healthcare Equity Action League -- because Sal knows first hand that the Reforms supported by HEAL represent tangible, timely changes in America's health care system.

HEAL, thru it's member organizations and individual supporters like Sal, represents over 1,000,000 small business owners who provide jobs and pay checks to 35,000,000 Americans.

**The HEAL Reform Proposals?**

o 100% Deduction for Health Premiums.

"Texaco deducts 100% of its health insurance premiums...why not the little guy?" Sal's right. Today, unincorporated small businesses and the self-employed only get a 25% deduction. Full deductibility would have a tremendous impact on every small employer's ability to offer coverage.

o Real Market Clout for Sal Risalzato.

Small employers should be able to marshall their buying power thru health insurance purchasing coops. Small employers would then be able to flex real muscle in the market place by negotiating discounted provider prices thru managed care networks. These networks can negotiate savings 20% greater than old-fashion indemnity plans. This according to ...

# The Communications Company

- o End "cherry picking" by Insurers.

Just because one of the employees of the Riverdale Texaco use their coverage...shouldn't mean draconian premium increases for Sal...or dropped coverage for that employee...or cancelled coverage for Sal and the rest of his people.

- o Help Sal "Shop Smart" when it comes to Health Care.

Developing detailed, accurate market information and publicizing it would help small employers compare price and really "shop smart" for coverage. "What do I charge for gas? My prices are on a big sign in front of the station. Why can't shopping for group coverage be simpler?" Good question, Sal.

- o Eliminate Extravagant State Mandated Benefits.

"I'm proud I provide my people with coverage...but why must I buy a plan that has to include coverage for things like hair transplants?" As you can see, Sal doesn't have to worry about a hair transplant. Elimination of costly State mandated benefits would make less expensive policies available to small employers. According to ..., this reform could reduce system-wide costs by 5 to 7%.

For more information on other reforms supported by HEAL, don't write us... write Sal Risalzato, Riverdale Texaco, 79 Newark-Pompton Turnpike, Riverdale New Jersey, 07457.

Tagline:

Healthcare Equity Action League  
Small Employers for Serious Change

1725 K Street N.W., Washington, DC 20006

HEALTHCARE  
LEADERSHIP  
COUNCIL

DATE: \_\_\_\_\_

TIME: \_\_\_\_\_

FAX TO: Joyce Krause  
\_\_\_\_\_  
\_\_\_\_\_

FAX NO.: 456-6218  
\_\_\_\_\_

*Joyce -  
for your HEAL remarks. Let me  
know if you need anything else.  
Tom Bailey*

Transmitting this cover sheet plus \_\_\_\_\_ pages.

If there are any problems with this transmission, please call  
\_\_\_\_\_ at (202) 347-5731.

1500 K Street NW Suite 500  
Washington, D.C. 20005  
202 347-5731

TEL: 202-347-5836

May 29, 92 10:22 No.005 P.01

NCQHC

Stick out your wallet and say ahh:

Crouse/Bunton  
Friday, May 29, 1992  
12:48pm  
[HEAL]

PRESIDENTIAL REMARKS: HEALTHCARE EQUITY ACTION LEAGUE  
TUESDAY, JUNE 2, 1992  
2:00 P.M., OEOB Room 450

HEAL

Welcome to the White House. It is great to be with you and to see so many friends. [ACKNOWLEDGEMENTS]

I am so glad to finally have the opportunity to meet with you. I want you to know how much it has meant to me to have your strong support of our health care reform plans. You have worked hard and your continuing efforts are vitally important.

I cannot overemphasize the importance of your contacts on the Hill today and your organizing of local coalitions; they will be determining factors in steering health care reform in the right direction. You and I know that America stands at a crossroads on this issue. That is the basis for your efforts here in Washington and at the local level. The entire nation has been inundated with proposals and commentary on health care reform. No wonder many Americans are bewildered. Thank goodness, you are helping to clarify the picture.

Your upcoming [Public Service Announcement] about Sal Risalzato is fantastic -- you get right to the heart of the problems faced by small business owners. Sal, and other small business owners like him, need 100% deduction for health premiums and they need market clout. Small business owners need rescuing

Pam Bailey  
HEAL  
Exec. Dir.  
347-5731

Pam recommend  
removal of ref.  
campaign  
doesn't want  
to talk  
] ? about  
the  
campaign

Sal will have audience

from "cherry picking" by insurers; they need help in "shopping smart," and they need an end to frivolous coverage. //

There is only one way that Sal, and all the rest of you, will get what you need. That is, to let the American public know the basis of the real debate on comprehensive health care reform -- what direction will health care reform take? Will we maintain our public-private health care system through comprehensive reforms, or will we be told that the only substitute is a plan that is government controlled? That is the bottom line -- and we have to spell that out as clearly as we possibly can. The decision is as simple -- and as pivotal -- as that.

And, we have to make it just as clear that all of the Democratic proposals -- national health care, expanded Medicare, Americare, "Play-or-Pay" -- are government-controlled. Some are a little more obvious about it than others, but ultimately, each ends up controlled by a government bureaucracy.

Our position is unequivocal -- we must maintain the integrity of the private sector in the health care area. That is the only way to achieve the reforms that you must have to extend coverage to your employees and still stay in business. Our plan accomplishes that goal; while at the same time, it provides comprehensive reform that will benefit more than <sup>95</sup> 90 million Americans. Thank you for helping to get the word out. //

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*the these  
all Dem.  
proposals?*

*Cleveland  
speech*

*Other pages*

employers requesting coverage. And, that coverage would be guaranteed, renewable, <sup>It would carry</sup> have no restrictions for pre-existing <sup>awk</sup> medical conditions and it would be portable -- workers could change jobs without losing insurance.

Our networks would help small businesses purchase insurance and limit their premium costs. Our coordinated care provisions would reverse the upward spiral of health care costs, too. Our plan addresses malpractice and administrative costs, insurance paperwork, and flexibility for state Medicaid programs. We also address the special needs of urban and rural areas -- with clinics and disease prevention activities. We think consumers need better information -- through "blue books" that compare costs and quality of care provided by physicians, hospitals, clinical laboratories, and other health care providers. <sup>Consumers can make informal decisions.</sup> These are things we all whole-heartedly endorse and fully intend to implement. //

But, you and I know that this issue transcends the specifics of our plan. Government action is needed to solve specific problems -- a safety net for the uninsured, guaranteeing quality care and low cost -- making insurance more secure and available. But health care in America should be guided by each consumer's choice and by the discipline of the free market.

Thank you for helping to make this happen. Keep up the good work. May God bless you and May God bless the United States of America.

*Transition to program*

#####

**Memorandum for Speechwriting Staff**

**From:** Dan McGroarty

**Regarding:**

*Healthcare*

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**Please return your comments to Room  
122 by:**

*EOB today*

**Today's Date:** MAY 29 1992

*Jeannie*

Crouse/Bunton  
Friday, May 29, 1992  
12:48pm  
[HEAL]

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#####

HEALTHCARE  
LEADERSHIP  
COUNCIL

DATE: 5/29/92

TIME: \_\_\_\_\_

FAX TO: Molly Osborne  
White House

FAX NO.: 4570-1647 or 2239

Transmitting this cover sheet plus 2 pages.

If there are any problems with this transmission, please call  
Pam Bailey at (202) 347-5731.

1500 K Street NW - Suite 300  
Washington, D.C. 20005  
(202) 417-5731

**DRAFT**

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This spring Sal's small group coverage premium jumped 35%. "The health care system in this country needs more than a tune-up," explains Sal.

That's why Risalzato is an active member of HEAL -- The Healthcare Equity Action League -- because Sal knows first hand that the Reforms supported by HEAL represent tangible, timely changes in America's health care system.

HEAL, thru it's member organizations and individual supporters like Sal, represents over 1,000,000 small business owners who provide jobs and pay checks to 35,000,000 Americans.

**The HEAL Reform Proposals?**

o 100% Deduction for Health Premiums.

"Texaco deducts 100% of its health insurance premiums...why not the little guy?" Sal's right. Today, unincorporated small businesses and the self-employed only get a 25% deduction. Full deductibility would have a tremendous impact on every small employer's ability to offer coverage.

o Real Market Clout for Sal Risalzato.

Small employers should be able to marshall their buying power thru health insurance purchasing coops. Small employers would then be able to flex real muscle in the market place by negotiating discounted provider prices thru managed care networks. These networks can negotiate savings 20% greater than old-fashion indemnity plans. This according to ...

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- o End "cherry picking" by Insurers.

Just because one of the employees of the Riverdale Texaco use their coverage...shouldn't mean draconian premium increases for Sal...or dropped coverage for that employee...or cancelled coverage for Sal and the rest of his people.

- o Help Sal "Shop Smart" when it comes to Health Care.

Developing detailed, accurate market information and publicizing it would help small employers compare price and really "shop smart" for coverage. "What do I charge for gas? My prices are on a big sign in front of the station. Why can't shopping for group coverage be simpler?" Good question, Sal.

- o Eliminate Extravagant State Mandated Benefits.

"I'm proud I provide my people with coverage...but why must I buy a plan that has to include coverage for things like hair transplants?" As you can see, Sal doesn't have to worry about a hair transplant. Elimination of costly State mandated benefits would make less expensive policies available to small employers. According to ..., this reform could reduce system-wide costs by 5 to 7%.

For more information on other reforms supported by HEAL, don't write us... write Sal Risalzato, Riverdale Texaco, 79 Newark-Pompton Turnpike, Riverdale New Jersey, 07457.

## Tagline:

Healthcare Equity Action League  
Small Employers for Serious Change

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