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Record Group/Collection: George H.W. Bush Presidential Records
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Folder Title:
Healthcare-Painesville, Ohio 9/5/92 [OA 7579] [2]

Stack:	Row:	Section:	Shelf:	Position:
G	26	22	7	6

Ed - Thanks [Signature]

* ZOEGLICK INVERTED
ORDER OF INFO FOR
DRAFT TO POTUS
McGroarty/Walters
September 2, 1992
3:00 p.m. OURS/THERES
[health]

PRESIDENTIAL REMARKS: HEALTH CARE
PAINSVILLE, OHIO
SEPTEMBER 5, 1992
9:30 A.M.

HK is Hannes Kuttner.

[Acknowledgements.] And of course, hats off to our hosts -

- Steve and Gretel Bencic. //

Laurel Pressler
Gov's ofc.
①

I bring greetings today from your Governor and my good friend, George Voinovich. This is the first time he's missed out

on Steve and Gretel's cooking since 1966 -- but he's got good reason today. Governor Voinovich is on a trade mission to South

SOUTHEAST ASIA
SE Asia ASIA
Thailand
Singapore
Malaysia
Indonesia
HONG KONG
Japan

Laurel Pressler
②

Korea -- opening new markets for Ohio goods, and creating new jobs for Ohio workers. //

per Gretel Bencic
③

[[You've all seen Gretel's cake, but you may not know the story behind it. I don't want to give away her age, but almost 50 years

ago, when Gretel was almost 6 (5+) years old, the war in Europe separated her from her family. mother The Red Cross came to Gretel's rescue -- so

today she's returning the favor, to help the people of South Florida and Louisiana in their moment of need. That's the best

Rest OK per Gary Foster memo

in the American spirit: plenty of heart, always generous, always ready to help neighbors in need. //]]

And after xxxx ^{thousands of (?)} thousand Meals Ready to Eat, we may just airlift Gretel's cake to Miami to take care of desert. //

deleted

[[And I want to salute today the contingents of Ohio's finest -- Ohio National Guard units xxxx and xxx ^e on route now to southern Florida.]]

tomorrow one going out from Cleveland (9/3)

Laurel Pressler - Gov. Voinovich's ofc. will call with names of all units mobilizing before Saturday.

It's great to be here in Painsville to help open this year's Oktoberfest. You've got the four basic food groups: pancakes and syrup / bratwurst and beer. // And not one sprig of broccoli in sight. //

per Gretel Bencic
try Kevin Hart

This festival has always been a celebration of cultures -- but this year, in a very special way, it is a celebration of the spirit. We've witnessed a world of change. Across Europe, across continents, from Managua to Moscow, millions of men and women now celebrate a new birth of freedom. For the people here today -- people who came to America from the Old Country -- who prayed for this day to come, the change we've witnessed -- this change we've worked for -- is a miracle come true.

There are those -- to quote the poet -- who will say that the liberation of humanity, the freedom of man and mind, is nothing but a dream.

Nexis?

And they are right. / It is the American Dream.

Today, our challenge is to bring that spirit home -- home from the towns your parents and grandparents were born in, to this new world we call America. To focus this great nation on the new mission at hand. //

I know the main attraction this morning is pancakes, not (politics). So today I've set aside the standard Labor Day speech. I want to do something a little different -- I want to take a few minutes to speak to you about a serious matter, something you should be thinking about as you go into that voting booth

November 3rd: About the way we can change America's health care system for the better. //

Think about the challenges we face as a nation: Anyone concerned about America's competitiveness has to see controlling health care costs as key to a healthy economy. / Think about the concerns we have as parents: Health care -- for ourselves, for our kids -- has to top the list. //

Maybe you're worried about what happens to your health care if you change jobs -- or worse still, if you lose your job. Maybe you've got a child with a long-term illness. You're worried that if you leave your job -- even to take a better one -- you'll lose your health care. [[LETTER FROM CLEVELAND GIRL, TIFFANY MCNALLY, ON FAMILY'S HEALTH PROBLEMS....]] //

The one thing this crisis is not about is quality of care.

American health care is first-rate, number one in the world.

Since 1980, average life expectancy in America is up -- infant mortality is down. Deaths from heart disease are down. Deaths from stroke -- down. One ~~big~~ reason is the [xx] percent increase in federal medical research in everthing from Alzheimers to AIDS.

And right now, the vast majority of Americans have access to this quality care system. But the cost we pay for health care has skyrocketed. Maybe it won't surprise anyone who's made a trip to the pharmacy for prescription pills lately -- but

America's annual health care costs have risen from \$74 billion dollars in 1970 to \$800 billion dollars today. And still, more than 30 million Americans have no insurance at all.

✓ * [Handwritten initials]

HK
⑧

⑨ [Handwritten initials]

Compromise # from CEA/OWB Sherry Glick x4597

HK
⑩

150

Fed. Budget Historical tables

Commerce! Industrial Outlook

check library for Commerce publication called Industrial outlook. Rest is OK per HK

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①

And don't kid yourselves. We all pay for high health care costs -- more than once. High health costs are a drag on our economy -- drive up the deficit -- and soak up money we need for other vital public programs. //

Back in Washington, some of the political pundits say that health care is a Democratic issue. Well, I don't believe that, and I'll tell you why: We've got the compassion -- and the common sense -- to change our system for the better. Health care reform is a key part of my agenda for economic security. //

I listen to the American people. You want to know you've got insurance you can count on -- whether you keep your job / lose your job / or change your job. I don't hear you calling for higher taxes to finance a government take-over of our hospitals.

HK
②

You see, I think that government is too big and it spends too much. Right now, the cost of health care eats up 13 percent of all the goods and services we produce. The last thing I want to do is put the government in charge of 13 percent more of the American economy. //

And yet that's what some people want: To nationalize our health care system. Put government in control: let government set prices, let government ration the kind of care people get -- how much, what kind, and when they'll get it. / Go the government route, and you know what we'll get: A health care system that combines the efficiency of the House Post Office with the compassion of the KGB. //

216-444-5680
Phyllis Mariano
@ Cleveland
Clinic
fix trans-
2/5/92
JB

You know, that comparison made a few people hot under the collar. I even got one letter from Russia telling me: "Quit running down the KGB." //

Nationalize health care, and here's what we're in for: Long waiting lists for surgery -- shortages of the high-tech equipment responsible for so many of the miracles of modern medicine. One example: Right now, the Cleveland Clinic performs 10 coronary bypass surgeries a day. High tech, high quality surgery -- without any wait. But if you live across Lake Erie in Canada, the wait for coronary bypass surgery is six months. Need your tonsils out? Take a number: The waiting list in Canada is 3 and 1/2 months. //

Feb. '92
check w/ Tom Scully

BQ Background
8/2/92

And then there's the cost. According to some studies, nationalized health care would mean a whopping \$250 to \$500 billion dollars a year in new taxes. //

It is clear
that
HK

But you won't hear about higher taxes from the folks pushing that scheme. Ask them about the side-effects of their plan, and they just say: Take two aspirin -- and call me after the election. //

But there's another proposal out there that's every bit as harmful to the economy. Maybe you've heard of it -- it's called "Play or pay," and here's what it means: Each employer must "play" -- meaning: provide insurance for employees, or they can "pay" -- a payroll tax to finance government health coverage.

Well, Play or Pay will leave a lot of small businesses -- businesses that are the heartbeat of this American economy

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-- with a tough choice: One, cut workers' wages to pay for mandated health care. Two, fire some workers and use the savings to cover the rest. Or three: raise prices, and try to pass along the cost to the consumer. Some reliable studies say a 7 percent payroll tax will cost this country 700,000 jobs. Higher prices, lower wages, lost jobs: Any way you look at it -- that's the wrong prescription for America. //

In the end, "Play or pay" is really no different from nationalized health care. / I'm tempted to call it "pay and pay."

It invites employers to stop offering health benefits, throw the problem in the government's lap, and dump millions of working Americans into a public plan like Medicaid. / And because the new payroll taxes in Play or Pay can't possibly pay for the program -

- you, the American taxpayer, will have to pick up the ^(rest of?) tab. //

The fact is: We can reform health care without pushing our economy into intensive care. // We start with these objectives:

a health care system built on choice -- not government control.

One that keeps costs down -- and opens up access. But above all,

a health care system that gives all Americans real security --

security / that if they change jobs, if they or their kids

develop serious health problems, they'll still be able to count

on the coverage they need. //

My plan meets every one of these objectives.

We start ^{can} by making health care more accessible -- by making health insurance more affordable. For low-income individuals and

families, I propose a health insurance credit -- up to \$3,750

dollars a year to help people buy private health insurance.

Middle-income individuals and families -- all the way up to those making \$80,000^{dollars} -- will get a health insurance tax deduction. All told, that's new help to purchase health insurance for 70 million Americans.

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Take a family of two parents with a child: One working parent -- employed by a company that doesn't provide health coverage. That family's total income is \$10,000² -- low enough to put them under the poverty line, but high enough to make them ineligible for Medicaid. / Right now, that family falls through the cracks* -- can't afford any health care coverage at all.

Under my plan, that would change: this family would qualify for \$3750 health care credit -- payable to the health care insurer of their choice. //

HK +
Health Care
booklet, Ch. 7,
p. 85

All together, my plan will bring health care coverage to almost 30 million uninsured Americans -- security to people who, for far too long, have had to do without. //

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And as we open up health care to all Americans, we can cut runaway costs -- by making the system more efficient. The key is something we call Health Insurance Networks -- to pool small businesses that too often can't afford to offer health insurance to their workers, or can't get the breaks the "big guys" get. or worry that one worker's illness or accident could drive everyone's health insurance through the roof.†

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Insurance costs obey the "law of large numbers:" The larger the group being insured, the lower the cost per individual. Think of it this way: What kind of a deal can you get bargaining

* only the parents - kids qualify automatically until high school if under poverty line.
† bracketed section has to do with something else - not HIN's.

with the grocer to buy one box of cereal? Now let's say you got together with everyone on your street, or better yet everyone in your town, and then went back to buy cereal? You'd drive a harder bargain and get a better price. The same thing works for health care.

Analogy works.

27 HK

We're also going to cut health care costs by wringing out waste and excess in the present system. That's why we've targetted malpractice insurance for reform. You shouldn't have to pay a lawyer when you go to the doctor. Right now, people are doing just that: High malpractice premiums mean higher doctors' bills, higher hospital costs -- costs passed along not only to the patient, but to every American taxpayer. [[Last year alone, legal costs inflated our ^{health costs} doctors bills by xx billion dollars.]]

HK

206il. HK-AMA stat.

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 [scribbles]
 [scribbles]
 [scribbles]

Some I know are sceptical -- they think the savings won't add up. But I can tell you, when each year's health care costs total more than what we spend on our kids' education and our country's national defense -- combined -- even small changes can save us billions.

I won't detail this morning the way the Health Insurance Networks I mentioned will save money by helping cut red tape and paperwork -- the way we'll simplify and speed up claims processing, or bring the growth in government health programs under control. But I will say this: If we made the changes I've talked about, my plan would save nearly 400 billion dollars in the next four years. //

HK

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(Now I know: We can't do it all between now and November 3rd -- but we can make a start.) So today I challenge the Congress: Start with my small business reforms -- with the package that will mean affordable, quality health care for millions of Americans who don't have it now, and pass my plan. And I ask all of you here to join me -- tell the Congress it's time to act. //

You know, when you're President, you get a lot of advice -- from all over the country, from people of all ages. Here's one example, from a boy named Cory, 11 years old, on what a President should do when you're fighting with Congress, and you just can't get things done. Here's the quote: "Meet at the Capitol at midnight, and check the Constitution to see who's right." //

Well, if it gets things done ... maybe it's worth a try. /

I know there are those who say this nation has seen its best day. They don't know the whole world still believes in America's magic. They don't see the whole world thinks America is just another way of saying ... the future.

Now that the entire world is turning our way -- toward free government, free markets, less bureaucracy, less red tape and more competition -- we can't turn back. America will move forward -- mold the future into a new American century.

(We can do the work of the American people.) We can lift this country to new heights, to new hope. And we will build the strong, secure America we want to pass on to our kids. //

Once again, my thanks for this warm Ohio welcome -- and may God bless the United States of America.

Mr. Prez, why don't you print the WH another color?

Jeanie ✓
Revised

McGroarty/Walters
September 3, 1992
1:00 p.m.
[health]

PRESIDENTIAL REMARKS: HEALTH CARE
PAINSVILLE, OHIO
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[[You've all seen Gretel's cake, but you may not know the story behind it. I don't want to give away her age, but __ years ago, when Gretel was 2 years old, the war in Europe separated her from her family. The Red Cross came to Gretel's rescue -- so today she's returning the favor, to help the people of South Florida and Louisiana in their moment of need. That's the best in the American spirit: plenty of heart, always generous, always ready to help neighbors in need. //]]

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and syrup / bratwurst and beer. // And not one sprig of
broccoli in sight. //

This festival has always been a celebration of cultures --
but this year, in a very special way, it is a celebration of the
spirit. We've witnessed a world of change. Across Europe,
across continents, from Managua to Moscow, millions of men and
women now celebrate a new birth of freedom. For the people here
today -- people who came to America from the Old Country -- who
prayed for this day to come, the change we've witnessed -- this
change we've worked for -- is a miracle come true.

There are those -- to quote the poet -- who will say that
the liberation of humanity, the freedom of man and mind, is
nothing but a dream.

And they are right. / It is the American Dream.

Today, our challenge is to bring that spirit home -- home
from the towns your parents and grandparents were born in, to
this new world we call America. To focus this great nation on
the new mission at hand. //

I know the main attraction this morning is pancakes, not
politics. So today I've set aside the standard Labor Day speech.
I want to do something a little different -- I want to take a few
minutes to speak to you about a serious matter, something you
should be thinking about as you go into that voting booth
November 3rd: About the way we can change America's health care
system for the better. //

Think about the challenges we face as a nation: Anyone concerned about America's competitiveness has to see controlling health care spending as key to a healthy economy. / Think about the concerns we have as parents: Health care -- for ourselves, for our kids -- has to top the list. //

I want to tell you a story about a family from Dorset, Ohio -- a family I first learned about when Tiffany McNally wrote me at the White House two years ago. Tiffany just turned 16 last week. Her Mom is healthy -- but her Dad has a rare blood disease. So do her two sisters and her two brothers.

Tiffany doesn't have the blood disease -- you see, she was adopted. But through her birth mother, Tiffany was born with Fetal Alcohol Syndrome. //

Tiffany's mom works part-time as a secretary at their ^{Church} church; her dad is a utility worker. A single routine visit to the doctor costs more than Mrs. McNally earns ^{for the 3 kids} _{in a week} all month. My point today isn't to tell you how tough things are in Tiffany's house. I'd say keeping things together the way they do is a miracle -- but you ask the McNallys -- they'll say they "make do."

No, I want to focus on one thing Tiffany and her family shouldn't have to worry about: If Mr. McNally was laid off -- or worse still, if he lost his job, well in Mrs. McNally's words: "They'd be sunk." Let's say Mr. McNally found a new job -- a better job -- but the catch was: No new health insurer would

carry him or his family. He'd have to stay put, and let that opportunity pass him by.

Well, that is wrong. That's one of the things we've got to change -- and that's why I want to see my plan passed. Because health care reform isn't just about studies and cold statistics -- it's about real worries / real lives.

Let's be clear: The one thing this crisis is not about is quality of care. American health care is first-rate, number one in the world. Since 1980, average life expectancy in America is up -- infant mortality is down. Death rates from heart disease are down. Deaths from stroke -- down. One big reason is the [xx] percent increase in federal medical research in everything from Alzheimers to AIDS.

And right now, 200 million Americans have access to this quality care system. But the cost we pay for health care has skyrocketed. Maybe it won't surprise anyone who's made a trip to the doctor or the pharmacy for prescription pills lately -- but America's annual health care costs have risen from \$74 billion dollars in 1970 to \$800 billion dollars today. And still, more than 30 million Americans have no insurance at all.

And don't kid yourselves. We all pay for high health care costs -- more than once. High health costs are a drag on our economy -- drive up the deficit -- and soak up money you need for other important family expenses. // That's why health care reform is a key part of my agenda for economic security. //

I listen to the American people. You want to know you've got insurance you can count on -- whether you keep your job / lose your job / or change your job. I don't hear you calling for higher taxes to finance a government take-over of our hospitals.

You see, I think that government is too big and it spends too much. Right now, the cost of health care eats up 13 percent of all the goods and services we produce. The last thing I want to do is put the government in charge of another huge chunk of the American economy. //

And yet that's what some people want: To nationalize our health care system. Put government in control: let government fix prices, let government ration the kind of care people get -- how much, what kind, and when they'll get it. / Go the government route, and you know what we'll get: A health care system that combines the efficiency of the House Post Office with the compassion of the KGB. //

You know, that comparison made a few people hot under the collar. I even got one letter from Russia telling me: "Quit running down the KGB." //

Nationalize health care, and here's what we're in for: Long waiting lists for surgery -- shortages of the high-tech equipment responsible for so many of the miracles of modern medicine. One example: Right now, the Cleveland Clinic performs 10 coronary bypass surgeries a day. High tech, high quality surgery -- without any wait. But if you live across Lake Erie in Canada, the wait for coronary bypass surgery is up to six months. Need

your tonsils out? Take a number: The waiting list in Canada is 3 and 1/2 months. That's not the kind of system America wants or needs.

And then there's the cost. According to some studies, nationalized health care would mean a whopping \$250 to \$500 billion dollars a year in new taxes. //

But you won't hear about higher taxes from the folks pushing that scheme. Ask them about the side-effects of their plan, and they just say: Take two aspirin -- and call me after the election. //

But there's another proposal out there that's every bit as harmful to the economy. Maybe you've heard of it -- it's called "Play or pay," and here's what it means: Each employer must "play" -- meaning: provide insurance for employees, or they can "pay" -- a payroll tax to finance government health coverage.

Well, Play or Pay will leave a lot of small businesses -- businesses that are the heartbeat of this American economy -- with a tough choice: One, cut workers' wages to pay for mandated health care. Two, fire some workers and use the savings to cover the rest. Or three: raise prices, and try to pass along the cost to the consumer. Some reliable studies say a 7 percent payroll tax will cost this country 700,000 jobs. Higher prices, lower wages, lost jobs: Any way you look at it -- that's the wrong prescription for America. //

In the end, "Play or pay" is really no different from nationalized health care. I'm tempted to call it "pay and pay

and pay again." It invites employers to stop offering health benefits, throw the problem in the government's lap, and dump millions of working Americans into a public plan like Medicaid. And because the new payroll taxes in Play or Pay can't possibly pay for the program -- you, the American taxpayer, will have to pick up the tab. //

The fact is: We can reform health care without pushing our economy into intensive care. // We start with these objectives: an efficient health care system built on competition -- not government control. One that keeps costs down -- and opens up access -- and allows choice in care. But above all, a health care system that gives all Americans real security -- security / that if they change jobs, if they or their kids develop serious health problems, they'll still be able to count on the coverage they need. //

My plan meets every one of these objectives.

We can start making health care more accessible by making health insurance more affordable. For low-income individuals and families, I propose a health insurance credit -- up to \$3,750 dollars a year that will guarantee a quality health insurance package for the poor. Middle-income individuals and families -- all the way up to those making \$80,000 dollars -- will get a health insurance tax credit or deduction that will ease the burden of health insurance costs. All told, that's new help to purchase health insurance for 90 million Americans.

Take a family of two parents with a child: One working parent -- employed by a company that doesn't provide health coverage. That family's total income is \$13,000 -- low enough to put them at the poverty line, but high enough to make them ineligible for Medicaid. / Right now, that family falls through the cracks -- can't afford any health care coverage at all.

Under my plan, that would change: this family would qualify for \$3750 health care credit -- payable to the health care insurer of their choice. And large state insurance pools will ensure that our credit will pay the full cost of a quality health plan. //

All together, my plan will bring health care coverage to almost 30 million uninsured Americans -- security to people who, for far too long, have had to do without. //

And as we open up health care to all Americans, we can cut runaway costs -- by making the system more efficient. The key is something we call Health Insurance Networks -- to pool together individuals and businesses that too often can't afford to offer health insurance to their workers -- or that worry that one worker's illness or accident could drive everyone's health insurance through the roof.

Here's how it works. Insurance costs obey the "law of large numbers:" The larger the group being insured, the lower the cost per individual -- the broader the risk is spread -- the lower the administrative overhead. Think of it this way: What kind of a deal can you get bargaining with a dealer to buy one car? Now let's say you got together with some friends -- or with a

purchasing coop -- and then went back to negotiate with the car dealer? You'd drive a harder bargain -- and get the same car for a better price. Well, the same thing works for health care. We've got to use market forces to drive down costs and increase efficiencies.

We're also going to cut health care costs by wringing out waste and excess in the present system. That's why we've targeted malpractice insurance for reform. You shouldn't have to pay a lawyer when you go to the doctor. Right now, people are doing just that: High malpractice premiums mean higher doctors' bills, expensive, unnecessary tests and higher hospital costs -- costs passed along not only to the patient, but to every American taxpayer. Last year alone, legal costs inflated our doctors bills by \$20 billion dollars.

Some I know are skeptical -- they think the savings won't add up. But I can tell you, when each year's health care costs total more than what we spend on our kids' education and our country's national defense -- combined -- even small changes can save us billions.

In my 94-page plan, I've laid out all the ways Health Insurance Networks will save money by helping cut red tape and paperwork -- the way we'll simplify and speed up claims processing -- and bring the growth in government health programs under control. If we made all the changes I've talked about, my plan would save nearly 400 billion dollars in the next four years. //

So today I challenge the Congress: Start with my small business reforms -- with the package that will mean affordable, quality health care for millions of Americans who don't have it now, and pass my plan. And I ask all of you here to join me -- tell the Congress it's time to act. //

You know, when you're President, you get a lot of advice -- from all over the country, from people of all ages. Here's one example, from a boy named Cory, 11 years old, on what a President should do when you're fighting with Congress, and you just can't get things done. Here's the quote: "Meet at the Capitol at midnight, and check the Constitution to see who's right." //

Well, to get things done, I'd stay til midnight -- every night -- if it got Congress moving on my program. //

I know there are those who say this nation has seen its best day. They don't know the whole world still believes in America's magic. They don't see the whole world thinks America is just another way of saying ... the future.

Now that the entire world is turning our way -- toward free government, free markets, less bureaucracy, less red tape and more competition -- we can't turn back. America will move forward -- mold the future into a new American century.

We can lift this country to new heights, to new hope. And we will build the strong, secure America we want to pass on to our kids. //

Once again, my thanks for this warm Ohio welcome -- and may God bless the United States of America.

McGroarty (Walters/Bunton)
September 3, 1992
4:00 p.m.
[health]

REVISED

PRESIDENTIAL REMARKS: HEALTH CARE
PAINESVILLE, OHIO
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friend, George Voinovich. This is the first time Governor
Voinovich missed this event since 1966. He's on a trade mission
to South ^{East Asia} ~~Korea~~ -- opening new markets for Ohio goods, and
creating new jobs for Ohio workers. // I'm sure Korean spring
rolls taste great ... but you can't put syrup on a spring roll.

→ [[You've all seen Gretel's cake, but you may not know the
→ story behind it. I don't want to give away her age, but ⁴⁹ years
→ ago, when Gretel was ⁵ years old, the war in Europe separated her
→ from her ^{mother} family. The Red Cross came to Gretel's rescue -- so
today she's returning the favor, to help the people of South
Florida and Louisiana in their moment of need.

The survivors of Hurricane Andrew have been eating military
Meals Ready to Eat for [10 days]. We have a cargo plane on stand-
by -- ready to descend on them with 500 pounds of Gretel's best.
I don't think there'll be a crumb left in sight. //

→ [[And I want to salute today the contingents of Ohio's
finest -- Ohio National Guard units xxxx and xxx, on route now to in
southern Florida.]]
179th Airlift Group

It's great to be here in Painesville to help open this year's Oktoberfest. You've got the four basic food groups: pancakes and syrup / bratwurst and beer. // And not a sprig of broccoli to be seen. //

This festival has always been a celebration of cultures -- but this year, in a very special way, it is a celebration of the spirit. We've witnessed a world of change. Across Europe, across continents, from Panama City to Prague, millions of men and women now celebrate a new birth of freedom. For the people here today -- people who came to America from the Old Country -- who prayed for this day to come, the change we've witnessed -- this change we've worked for -- is a miracle come true.

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And they are right. / It is the American Dream.

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Tiffany doesn't have the blood disease -- you see, she was adopted. But through her natural mother, Tiffany was born with Fetal Alcohol Syndrome. //

Tiffany's mom works part-time as a ^{church} secretary ~~at their~~ ^{for the kids} church; her dad is a utility worker. A single routine visit to the doctor costs more than Mrs. McNally earns all week. My point today isn't to tell you how tough things are in Tiffany's house. I'd say keeping things together the way they do is a miracle -- but you ask the McNallys -- they'll say they "make do."

No, I want to focus on one thing Tiffany and her family shouldn't have to worry about: If Mr. McNally was laid off -- or worse still, if he lost his job, well in Mrs. McNally's words: "They'd be sunk." Let's say Mr. McNally found a new job -- a better job -- but the catch was: No new health insurer would

carry him or his family. He'd have to stay put, and let that opportunity pass him by.

Well, that is wrong. That's one of the things we've got to change -- and that's why I want to see my plan passed. Because health care reform isn't just about studies and cold statistics - - it's about real worries / real lives.

Let's be clear: The one thing this crisis is not about is quality of care. American health care is first-rate, number one in the world. Since 1980, average life expectancy in America is up -- infant mortality is down. Death rates from heart disease are down. Deaths from stroke -- down. Part of the reason is one of the best kept secrets in Washington: And that's that, since I took office, we've increased funding for federal medical research more than ¹⁵⁰200 percent, in everything from Alzheimers to AIDS. ←

Right now, 200 million Americans have access to this quality care system. But that high quality, high-tech medical care comes at an unacceptable price: ^{Scully}34 million Americans have no insurance at all -- and millions more are afraid to change jobs for fear of losing the health insurance they've got. America's health care costs now top \$800 billion dollars a year -- and the cost is rising two to three times the rate of inflation. // ^{Jack Landenburger (Sp) in DM's Scully's office}

And don't kid yourselves. We all pay for high health care costs -- more than once. High health costs are a drag on our economy -- drive up the deficit -- and soak up money you need for other important family expenses. // That's why health care reform is a key part of my agenda for economic security. //

This election year, health care is going to be a Republican issue. // We've got a good program, and my Democratic opponents are divided -- between two bad ones, both of which would put government in charge of health care.

Right now, the cost of health care eats up 13 percent of all the goods and services we produce. The last thing I want to do is put the government in charge of another huge chunk of the American economy. // America simply cannot afford to take a gamble on government-run health care. //

The fact is: We can reform health care without pushing our economy into intensive care. // We start with these objectives: an efficient health care system built on competition to control costs -- not government control and rationing care. One that keeps costs down -- and opens up access -- and allows choice in care. But above all, a health care system that gives all Americans real security -- security / that if they change jobs, if they or their kids develop serious health problems, they'll still be able to count on the coverage they need. //

We've got to build on the strengths of the present system: on consumer choice, on innovation and state-of-the-art medicine - - while controlling costs and expanding access.

My plan meets every one of these objectives.

We start making health care more accessible -- by making health insurance more affordable. For low-income individuals and families, I propose a health insurance credit -- up to \$3,750

dollars a year that will guarantee a quality health insurance package for the poor.

Take a family of two parents with a child: One working parent -- employed by a company that doesn't provide health coverage. That family's total income is \$13,000 -- low enough to put them at the poverty line, but high enough to make them ineligible for Medicaid. / Right now, that family falls through the cracks -- can't afford any health care coverage at all.

Under my plan, that would change: this family would qualify for \$3750 health care credit -- payable to the health care insurer of their choice. (And large state insurance pools will ensure that our credit will pay the full cost of a quality health plan.) //

For middle-income individuals and families -- all the way up to those making \$80,000 dollars -- my plan provides a health insurance tax credit or deduction that will ease the burden of health insurance costs. //

My plan will bring health care coverage to almost 30 million uninsured Americans -- security to people who, for far too long, have had to do without. And all told, my plan means new help for

90 million Americans now struggling to meet health care's runaway costs. *Almost 95 million (Healthcare White Paper) Jack Langenbrunner 3844*

My plan provides security to families like the McNallys and others caught in what health care experts call "job lock" -- the fear that because of "pre-existing medical conditions," changing jobs will cost you and your family their health insurance.

double ✓

how much does he make?

My plan cuts runaway costs -- by making the system more efficient. The key is something we call Health Insurance Networks -- to pool together individuals and businesses that too often can't afford to offer health insurance to their workers -- or that worry that one worker's illness or accident could drive everyone's health insurance through the roof.

Here's how it works. Insurance costs obey the "law of large numbers:" The larger the group being insured, the lower the cost per individual -- the broader the risk is spread -- the lower the administrative overhead. ^{rhymes} Think of it this way: What kind of a deal can you get bargaining with a dealer to buy one car? Now let's say you got together with some friends -- or with a purchasing co-op -- and then went back to negotiate with the car dealer? You'd drive a harder bargain -- and get the same car for a better price. Well, the same thing works for health care. We've got to use market forces to drive down costs and increase efficiencies.

We're also going to cut health care costs by wringing out waste and excess in the present system. That's why we've targeted malpractice insurance for reform.

You shouldn't have to pay a lawyer when you go to the doctor. Right now, people are doing just that: High malpractice premiums mean higher doctors' bills, expensive, unnecessary tests and higher hospital costs -- costs passed along not only to the patient, but to every American taxpayer. Last year alone, legal costs inflated our doctors bills by \$20 billion dollars.

Some I know are skeptical -- they think the savings won't add up. But I can tell you, when each year's health care costs total more than what we spend on our kids' education and our country's national defense -- combined -- even small changes can save us billions. And if we made all the changes I've talked about, my plan would save nearly 400 billion dollars in the next four years. //

I listen to the American people. You want to know you've got insurance you can count on -- whether you keep your job / lose your job / or change your job. (I don't hear) ^{'re not} you calling for higher taxes to finance a government take-over of our hospitals.

And yet that's what some of my opponents want: To nationalize our health care system. Put government in control: let government fix prices, let government ration the kind of care people get -- how much, what kind, and when they'll get it. / Go the government route, and you know what we'll get: A health care system that combines the efficiency of the House Post Office with the compassion of the KGB. //

You know, that comparison made a few people hot under the collar. I even got one letter from Russia telling me: "Quit running down the KGB." //

Nationalize health care, and here's what we're in for: Long waiting lists for surgery -- shortages of the high-tech equipment responsible for so many of the miracles of modern medicine. One example: Right now, the Cleveland Clinic performs 10 coronary bypass surgeries a day. High tech, high quality surgery --

without any wait. But if you live across Lake Erie in Canada, the wait for coronary bypass surgery is up to six months. Need your tonsils out? Take a number: The waiting list in Canada is 3 and 1/2 months. That's not the kind of system America wants or needs.

And then there's the cost. According to some studies, nationalized health care would mean a whopping \$250 to \$500 billion dollars a year in new taxes. //

My opponent backs a plan that goes by a different name -- but in the end, takes you to the same place: Nationalized health care. It's called "Play or pay," and here's what it means: Each employer must "play" -- meaning: shell out for insurance for employees, or "pay" -- extract a payroll tax to finance government health coverage. //

Well, "Play or Pay" will leave a lot of small businesses -- businesses that are the heartbeat of this American economy -- with two options none of us would envy: One, cut workers' wages to pay for mandated health care. Or two, fire some workers and use the savings to cover the rest. // According to an independent Urban Institute study, a 7 percent payroll tax will cost this country 700,000 jobs. For an employee earning \$30,000 dollars a year -- that payroll tax would mean a minimum of \$xxxx chopped out of his paycheck.] // Higher prices, lower wages, lost jobs: Any way you look at it -- that's the wrong prescription for America.

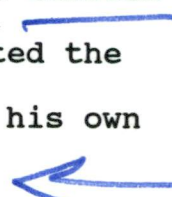
In the end, "Play or pay" is really no different from nationalized health care. I'm tempted to call it "pay and pay and pay again." It invites employers to stop offering health benefits, throw the problem in the government's lap, and dump millions of working Americans into a public plan like Medicaid.

We can't afford to saddle ourselves with a health care cure that's worse than the disease. Especially when we've got an alternative for affordable health care for all Americans. //

Congress comes back from recess next Tuesday. I want to start moving forward on reform. My opponents are divided -- even they know their two proposals won't work. I say: Let Congress start by passing my small business health care reforms -- a package that will mean affordable, quality health care for millions of Americans who don't have it now. Make it a Labor Day present to the American worker. //

I know this morning I've asked you to hear me out on a serious subject. But real health care reform is a matter -- literally -- of life and death importance to working men and women and their families. / And I thought you should know that one candidate sees health care reform as more than a slogan -- more than another excuse to make government bigger or take more of your taxes. ✓

On this Labor Day weekend, we should remember what Lincoln called the true test of government: Whether it respected the right of each one of us -- and I quote -- ["to put into his own mouth the bread that his own hands have earned."] //



We don't respect that right by enlarging government. We respect it by ensuring liberty -- protecting the freedom of each individual to live and work as they see fit, the freedom of each family to live safe and secure. //

Once again, my thanks for this warm Ohio welcome -- and may God bless the United States of America.

#

McGroarty (Walters/Bunton)

September 3, 1992

5:45 p.m.

[health]

REVISED per R.ZOELLICK

PRESIDENTIAL REMARKS: HEALTH CARE
PAINESVILLE, OHIO
SEPTEMBER 5, 1992
9:30 A.M.

[Acknowledgements.] And of course, hats off to our hosts -
- Steve and Gretel Bencic [BENZ-ick]. //

I bring greetings today from your Governor and my good friend, George Voinovich. This is the first time Governor Voinovich missed this event since 1966. He's on a trade mission to South Korea -- opening new markets for Ohio goods, and creating new jobs for Ohio workers. // I'm sure Korean spring rolls taste great ... but you can't put syrup on a spring roll.

FLAVOR OF CAKE? [[You've all seen Gretel's cake, but you may not know the story behind it. I don't want to give away her age, but 50 years ago, when Gretel was a little girl, the war in Europe separated her from her Mother. The Red Cross came to Gretel's rescue -- so today she's returning the favor, to help the people of South Florida and Louisiana in their moment of need.

The survivors of Hurricane Andrew have been eating military *ration's* ~~Meals Ready to Eat~~ for 8 days. We have a cargo plane on standby -- ready to descend on them with 500 pounds of Gretel's cake. I don't think there'll be a crumb left in sight.

[[And I want to salute today the contingents of Ohio's finest -- Ohio National Guard units [xxx and xxx], ~~on route~~ now *179th Airlift Group* to southern Florida.]]

17

It's great to be here in Painesville to help open this year's Oktoberfest. You've got the four basic food groups: pancakes and syrup / bratwurst and beer. // And not a sprig of broccoli to be seen. //

This festival has always been a celebration of cultures -- but this year, in a very special way, it is a celebration of the spirit. We've witnessed a world of change. Across Europe, across continents, from Panama City to Prague, millions of men and women now celebrate a new birth of freedom. For the people here today -- people who came to America from the Old Country -- who prayed for this day to come, the change we've witnessed -- this change we've worked for -- is a miracle come true.

There are those -- to quote the poet -- who will say that *Archibald MacLeish* the liberation of humanity, the freedom of man and mind, is nothing but a dream.

And they are right. / It is the American Dream.

Today, our challenge is to bring that spirit home -- home from the towns your parents and grandparents were born in, to this new world we call America. To focus this great nation on the new mission at hand. //

I know the main attraction this morning is pancakes, not politics. So today I've set aside the standard Labor Day speech. I want to do something a little different -- I want to take a few minutes to speak to you about a serious matter, something you should be thinking about as you go into that voting booth

November 3rd: About the way we can change America's health care system for the better. //

Think about the challenges we face as a nation: Anyone ^{that} concerned about America's competitiveness has to see controlling health care spending as key to a healthy economy. / Think about the concerns we have as parents: Health care -- for ourselves, for our kids -- has to top the list. //

I want to tell you a story about a family from Dorset, Ohio -- a family I first learned about when Tiffany McNally wrote me at the White House ^(two years ago.) Tiffany ^{just} turned 16 last week. Her Mom is healthy -- but her Dad has a rare blood disease. So do her two sisters and her two brothers.

Tiffany doesn't have the blood disease -- you see, she was adopted. But through her natural mother, Tiffany was born with Fetal Alcohol Syndrome. //

Tiffany's mom works part-time as a church secretary; her dad is a utility worker. A single, routine visit to the doctor ^[by the three kids] costs more than Mrs. McNally earns all week. My point ^{at} ~~today~~ isn't to tell you how tough things are in Tiffany's house. I'd say keeping things together the way they do is a miracle (-- but you ask the McNallys -- they'll say they "make do.")

No, I want to focus on one thing Tiffany and her family shouldn't have to worry about: If Mr. McNally was laid off -- or worse still, if he lost his job, well in Mrs. McNally's words: "They'd be sunk." Let's say Mr. McNally found a new job -- a better job -- but the catch was: No new health insurer would

carry him or his family. He'd have to stay put, and let that opportunity pass him by.

one opportunity he couldn't afford --

Well, that is wrong. That's one of the things we've got to change -- and that's why I want to see my plan passed. A story like Tiffany's family's touches all of us. Because health care reform isn't just about studies and cold statistics -- it's about real worries / real lives.

But, Let's be clear: The one thing this crisis is not about is quality of care. American health care is first-rate, number one in the world. Since 1980, average life expectancy in America is up -- infant mortality is down. Death rates from heart disease are down. Deaths from stroke -- down. Part of the reason is one of the best kept secrets in Washington: And that is that, since I took office, we've increased funding for federal medical research more than 150 percent, in everything from Alzheimers to AIDS.

Right now, 200 million Americans have access to this quality care system. But that high quality, high-tech medical care comes at an unacceptable price: 34 million Americans have no insurance at all -- and millions more are afraid to change jobs for fear of losing the health insurance they've got. America's health care costs now top \$800 billion dollars a year -- and the cost is rising two to three times the rate of inflation. //

And don't kid yourselves. We all pay for high health care costs -- more than once. High health costs ~~are~~ ^{STEP} a drag on our economy -- drive up the deficit -- and soak up money you need for

other important family expenses. // That's why health care reform is a key part of my agenda for economic security. //

This election year, health care is ~~going to be~~ ^{STBT} a Republican issue. // We've got a ^{the} good program, and my Democratic opponents are divided -- between two bad ones, both of which would put government in charge of health care.

Right now, the cost of health care eats up 13 percent of all the goods and services we produce. The last thing I want to do is put the government in charge of another huge ^{and} ^{More of your money} chunk of the American economy. // America simply cannot afford to take a gamble on government-run health care. //

The fact is: We can reform the system without pushing our economy into intensive care. // We start ^{This is how:} ^{sketch} with ~~these objectives:~~ ^{that} ^{with we create} an efficient health care system built on competition to controls costs -- not government control and rationing care. One that ^{might need to explain} keeps costs down -- and opens up access -- and allows choice in care. But above all, a health care system that gives all Americans real security -- ^{comfort} security / that if ^{you} they change jobs, if ^{you} they or their kids develop serious health problems, ^{you} they'll still be able to count on the coverage ^{you} they need. //

We've got to build on the strengths of the present system: on consumer choice, on innovation and state-of-the-art medicine - - while controlling costs and expanding access.

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families, I propose a health insurance credit -- up to \$3,750 dollars a year that will guarantee a quality health insurance package for the poor.

Take a family ^{for} of two parents with a child: ^{only parent 5} One working parent -- employed by a company that doesn't provide health coverage. That family's total income is \$13,000 -- low enough to put them at the poverty line, but high enough to make them ineligible for Medicaid. / Right now, that family falls through the cracks -- can't afford any health care coverage at all.

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My plan provides security to families like the McNallys and others caught in what health care experts call "job lock" -- the fear that because of "pre-existing medical conditions," changing jobs will cost you and your family their health insurance.

Steve wants to say "almost \$4,000"

How much do the McNallys earn?

only parent 5

add

My plan cuts runaway costs -- by making the system more efficient. The key is something we call Health Insurance Networks -- ^{ing} to pool together individuals and businesses that too often can't afford to offer health insurance to their workers -- or that worry that one worker's illness or accident could drive everyone's health insurance through the roof.

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... you need insurance and assurance...

8

Some I know are skeptical -- they think the savings won't add up. But I can tell you, when each year's health care costs total more than what we spend on our kids' education and our country's national defense -- combined -- even small changes can save us billions. And if we made all the changes I've talked about, my plan would save nearly 400 billion dollars in the next four years. //

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On this Labor Day weekend, we should remember what Lincoln called the true test of government: Whether it respected the right of each one of us -- and I quote -- "to put into his own mouth the bread that his own hands have earned." //

We don't respect that right by enlarging government. We respect it by ensuring liberty -- protecting the freedom of each

individual to live and work as they see fit, the freedom of each American family to live safe and secure. //

Once again, my thanks to Steve and Gretel and to all of you for this warm Ohio welcome -- and may God bless the United States of America.

#

Jan - 20 mins

to BOB/FYI
to POTUS

~~Gov. Misha -~~

* Rather than poverty line
use max fam. inc.

to get 3750 for avg. fam
just up to lvl. - phase out

Dans / 502

502

Hairy 8

MEASURE BANK

20

GOVERNMENT

Political Quotations

1515. Don't forget that weakness produces civil wars, and that vigor maintains peace and prosperity in a state. [*N'oubliez pas que la faiblesse produit des guerres civiles, et que l'énergie maintient la tranquillité et la prospérité des Etats.*] —Napoleon I, letter to Gen. Commes, Mar 19, 1800

1516. It is in no one's interest to overturn a government in which everyone with ability can find a place. [*Personne n'a intérêt à renverser un gouvernement dans lequel tout ce qui a du mérite est placé.*] —Napoleon I, remarks quoted by Roederer, Aug 2, 1800

1517. A wise and frugal Government, which shall restrain men from injuring one another, shall leave them otherwise free to regulate their own pursuits of industry and improvement, and shall not take from the mouth of labor the bread it has earned—this is the sum of good government. —Thomas Jefferson, first inaugural address, Mar 4, 1801

1518. If we can prevent the government from wasting the labors of the people, under the pretence of taking care of them, they must become happy. —Thomas Jefferson, letter to Thomas Cooper, Nov 29, 1802

1519. See that government weighs as little as possible and does not unnecessarily burden the people. [*Veillez à ce que l'autorité se fasse sentir le moins possible et ne pèse pas inutilement sur les peuples.*] —Napoleon I, letter to Count Fouché, minister of police, Jan 1, 1809

1520. Every country has the government it deserves. [*Toute nation a le gouvernement qu'elle mérite.*] —Joseph de Maistre, *Lettres et opuscules inédits*, Aug 15, 1811

1521. Trust nothing to the enthusiasm of the people. Give them a strong and a just, and, if possible, a good, government; but, above all, a strong one. —1st Duke of Wellington, (Arthur Wellesley), letter to Lord William Bentinck, Dec 24, 1811

1522. Men are powerless to secure the future; institutions alone fix the destinies of nations. —Napoleon I, imperial séance, Jun 7, 1813

1523. No government can be maintained without the principle of fear as well as of duty. Good men will obey the last, but bad ones the former only. —Thomas Jefferson, letter to John Wayne Eppes, Sep 9, 1814

1524. The way to have good and safe government, is not to trust it all to one, but to divide it among the many, distributing to every one exactly the functions he is competent to (perform). —Thomas Jefferson, letter to Joseph C. Cabell, Feb 2, 1816

1525. Governments only keep their word when they are forced to, or when it is to their advantage. [*Les gouvernements ne tiennent leur parole que quand ils y sont forcés, ou que cela leur est avantageux.*] —Napoleon I, reported remarks, Feb 16, 1817

1526. Which is the best government? That which teaches us to govern ourselves. [*Welche Regierung die beste sei? Diejenige, die uns lehrt, uns selbst zu regieren.*] —Johann Wolfgang von Goethe, quoted by Bailey Saunders, *The Maxims and Reflections of Goethe*, 1893

1527. There are no necessary evils in government. Its evils exist only in its abuses. —Andrew Jackson, veto of Bank Bill, Jul 10, 1832

1528. Peoples and governments never have learned anything from history, or acted on principles deduced from it. —Georg Wilhelm Friedrich Hegel, *Introduction to the Philosophy of History*, 1832

1529. If the government would confine itself to equal protection, and, as Heaven does its rains, shower its favors alike on the high and the low, the rich and the poor, it would be an unqualified blessing. —Andrew Jackson, veto message, Jul 10, 1832

1530. What would happen if only the middle classes were involved in making the laws? One could be sure that they would not be extravagant with taxes, because there is nothing so disastrous for a small fortune as a large tax. ... Therefore, government by the middle classes would

Political Quotations

seem to be the most economical. [*Admettez, à seules fassent la loi. L'on peut compter qu'il n'y a rien de si désastreux qu'une grosse taxe venant des classes moyennes me semble devoir être évitée.*] —Alexis, Comte de Tocqueville, *Democracy in America*, 1835

1531. Every central government worships up an infinity of details, which must be attended to instead of indiscriminately subjecting all men to the same rule. [*l'uniformité; l'uniformité lui évite l'examen de ce qu'il fallait faire la règle pour les hommes, au lieu de la même règle.*] —Alexis, Comte de Tocqueville, *Democracy in America*, 1835

1532. A decent and manly examination of the subject is not only necessary, but encouraged. —William Henry Harrison, *Speeches*, 1835

1533. The greatest need a people have is for a good government. [*Le plus grand besoin d'un peuple est d'être bien gouverné.*] —Joseph Joubert, *Paraphrases*, 1835

1534. In the long-run every Government is just and unwisdom; we have to say, Like People's Party, *Present*, 1843

1535. Government is at best but an expedient; governments are sometimes, inexpedient. —Thomas Jefferson, *Notes on the State of Virginia*, 1781

1536. The objections which have been brought forward against the right of the people to be heard, are weighty, and deserve to prevail, may also be answered. —Henry David Thoreau, *Civil Disobedience*, 1849

1537. To be governed is to be watched and regulated, docketed, indoctrinated, preached about, by men who have neither the right nor the power. —Pierre-Joseph Proudhon, *Idée Générale de la Révolution et du Droit*, 1849

1538. The test of every religious, political, or moral system is its effect on the intelligence. If a system injures the intelligence it is bad. If it respects the conscience it is criminal. —Henri Frederic Amiel, *Journal*, 1854

1539. It is safe to assert that no government has ever been terminated by its own termination. —Abraham Lincoln, *Speeches*, 1858

1540. Perpetuity is implied, if not expressed, in the laws of all governments. —Abraham Lincoln, first inaugural address, Mar 4, 1861

1541. Government and co-operation are inseparable. —John Ruskin, *Unto This Last*, 1860

1542. It has long been a grave question whether the people, can be strong enough to maintain their rights. —"Response to a Serenade", Nov 10, 1864

1543. The test of political institutions is the character of the men who govern. —Benjamin Disraeli, speech on "Conservative Reform", 1868

1544. Man is about the same, in the main, everywhere. —Walt Whitman, "Democracy in the New World", 1860

September 4, 1992

MEMORANDUM FOR BOB ZOELLICK

FROM: DAN MC GROARTY

SUBJECT: HEALTH CARE TAX CREDIT -- PAGE 4

I've spoken with Tom Scully about using the maximum income number for a family entitled to the full \$3,750 credit. In fact, that number is just \$14,000 -- the poverty line for a family of four. The credit phases down rapidly, to \$375 dollars for a family earning \$23,000 in income.

Scully would like us to stick with the poverty level figure, to emphasize the strongest impact of the \$3750 credit.

#

THROUGHOUT THE CENTURIES THERE WERE
FIRST STEPS DOWN NEW ROADS ARMED WITH NOTHING BUT
THEIR OWN VISION.

from THE FOUNTAINHEAD by
Ayn Rand

Painting #7 Wagon train heading west.

BRING ME MEN TO MATCH MY MOUNTAINS.
BRING ME MEN TO MATCH MY PLAINS.
MEN WITH EMPIRES IN THEIR PURPOSE,
AND NEW ERAS IN THEIR BRAINS.

from THE COMING AMERICAN by
Samuel Walter Foss

Painting #8 Building of skyscrapers (1930's) focus on Indian
steelworkers.

4. West Wall:

THERE ARE THOSE, I KNOW, WHO WILL REPLY THAT THE
LIBERATION OF HUMANITY, THE FREEDOM OF MAN AND MIND,
IS NOTHING BUT A DREAM . . . THEY ARE RIGHT. IT IS
THE AMERICAN DREAM.

from THE NATIONAL PURPOSE (a debate in
the NEW YORK TIMES, May 30, 1980) by
Archibald MacLeish

NO MATTER WHAT ACCOMPLISHMENTS YOU MAKE, SOMEBODY
HELPS YOU.

Althea Gibson

West Hall

1. East Wall:

YOU WHO HAVE BEEN BORN IN AMERICA, I WISH I COULD
MAKE YOU UNDERSTAND WHAT IT IS LIKE NOT TO BE AN
AMERICAN--NOT TO HAVE BEEN AN AMERICAN ALL YOUR
LIFE--AND THEN SUDDENLY WITH THE WORDS OF A MAN IN
FLOWING ROBES TO BE ONE, FOR THAT MOMENT AND FOREVER
AFTER. ONE MOMENT YOU BELONG WITH YOUR FATHERS TO
A MILLION DEAD YESTERDAYS THE NEXT YOU BELONG WITH
AMERICA TO A MILLION UNBORN TOMORROWS.

from SONG OF AMERICA by
George Magar Mardikian

2. West Wall:

AMERICA HAS BEEN SETTLED BY PEOPLE OF ALL NATIONS.
ALL NATIONS MAY CLAIM HER FOR THEIR OWN. WE ARE
NOT A NARROW TRIBE OF MEN . . . NO, OUR BLOOD IS
AS THE FLOOD OF THE AMAZON, MADE UP OF A THOUSAND
NOBLE CURRENTS ALL POURING INTO ONE . . . WE ARE
NOT A NATION SO MUCH AS A WORLD.

from REDBURN by
Herman Melville

From J.
Grossman

September 2, 1992

MEMORANDUM FOR JEANNIE BUNTON

FROM: ED WALTERS

SUBJECT: BACKGROUND FOR CLEVELAND, OHIO

This is the big health care speech to the cholesterol crowd. It's weird, but the decision was made pretty high up and is unlikely to change. The event is slated for Saturday at 9:30 a.m. in Painesville, Ohio, a suburb to the north of Cleveland. It will be teleprompter.

A girl named Tiffany McNally is mentioned in the speech. I found her letter in Records Management (Pat Young) downstairs, and I have attached a copy. This is the only letter on record from her, and an Omni search on Nexis turned up nothing.

If you need background on health care, I have a whole file I can give you, although I don't think we're doing anything controversial.

Advance person is Kevin Hart, and he can be reached at (216) 944-4300, x7173. Other contact people: Kevin Millstead (614) 466-5017 in Gov. Voinovich's International trade office; Laurel Pressler (614) 644-0789, re: Ohio National Guard.

Re: Fact #5:

Today (9/2): 179th Airlift Gp. stationed in Mansfield, OH left from two different airports:

- Two C-130s from a guard base Rickenbacker in Columbus, OH
 - One C-130 left from Hopkins AFB in Cleveland, OH
- bringing food, medicine, toiletries, clothing to S. Florida

9/3 Two C-130s will leave from from Wright-Patterson AFB near Dayton, OH

- Civilian truck convoys leaving from Cleveland, Columbus and Dayton
- FEMA has opened a second phone bank in Ohio, state is donating some state employees.
- Cleveland radio personality coordinating some stuff

Mike Dawson in the Governor's office will be able to answer further National Guard questions - (i.e. names and units leaving Friday and Saturday) (614) 644-3824.

EXECUTIVE OFFICE OF THE PRESIDE

02-SEP-1992 11:58AM

TO: JEAN M. BUNTON
FROM: EDWARD J. WALTERS
OFFICE OF COMMUNICATIONS
SUBJECT: FYI - PAINESVILLE MEMO TO DAN

SEPTEMBER 2, 1992

MEMORANDUM FOR DAN MC GROARTY

FROM: ED WALTERS
SUBJECT: BACKGROUND FOR PAINESVILLE, OHIO

THE PRESIDENT WILL SPEAK AT THE 30TH ANNUAL STEVE BENCIC ORIGINAL AMERICAN OCTOBERFEST IN PAINESVILLE, OHIO, A SUBURB 20 MILES NORTHWEST OF CLEVELAND. THE PRESIDENT VISITED BENCIC'S RESTAURANT IN DOWNTOWN CLEVELAND IN 1980 AS A CANDIDATE FOR VICE PRESIDENT, AND MR. BENCIC GAVE HIM A LARGE BEER STEIN (BENCIC PERSONIFIES THE AMERICAN DREAM -- SEE P. 3 OF KEVIN HART FAX).

~~THE DAY'S ACTIVITIES~~ WILL BEGIN BETWEEN 9:30 AND 10:00 A.M. WITH A PANCAKE BREAKFAST FOR 1,000 TO 1,500 PEOPLE IN A TENT ORIGINALLY SET UP AS A DANCE HALL. THE PRESIDENT WILL HAVE BREAKFAST, THEN DELIVER REMARKS TO A SEATED CROWD OF UP TO 2,000 IN THE TENT. WE HAVE EVERY ASSURANCE THAT WITH A FULL TUMMY AND A CHAIR BENEATH THEM, THE AUDIENCE WILL BE RECEPTIVE TO SUBSTANTIVE REMARKS (ON TELEPROMPTER). THE BREAKFAST WILL FEATURE NEITHER BEER NOR BRATWURST, AS FAR AS I CAN TELL.

THE ANNUAL OCTOBERFEST IS A WEEKEND OF GERMAN ENTERTAINMENT, ARTS AND CRAFTS, BOOTHS AND GAMES, DANCING, ETC. AFTER HIS REMARKS, THE PRESIDENT WILL ENGAGE IN SOME OF THE ACTIVITIES. THE CELEBRATION ATTRACTS A DIVERSE EASTERN EUROPEAN CROWD, AS WELL AS GOV. VOINOVICH MOST YEARS. THE CROWD IS MOSTLY BLUE-COLLAR, AND MOST PROBABLY WORK IN THE AUTO INDUSTRY OR AGRICULTURE.

Reuters, September 3, 1992

... convention speech accepting the renomination.

Since his Aug. 20 statement, the figure of 128 tax or fee increases during Clinton's 12 years as Arkansas governor has been repeated over and over by the ~~Bush campaign despite blistering attacks~~ from Clinton, the news media and commentators that it is misleading or ...

... on "The Arkansas Legislative Tax Handbook" and insists the number is beyond challenge.

"The important thing is that the president is for cutting taxes. Bill Clinton is for raising taxes," Vice President Dan Quayle said over the weekend on CBS.

But the handbook numbers are ...

Steve's edits

McGroarty (Walters/Bunton)
September 3, 1992
5:45 p.m.
[health]

REVISED per R.ZOELLICK

PRESIDENTIAL REMARKS: HEALTH CARE
PAINESVILLE, OHIO
SEPTEMBER 5, 1992
9:30 A.M.

[Acknowledgements.] And of course, hats off to our hosts -
- Steve and Gretel Bencic [BENZ-ick]. //

I bring greetings today from your Governor and my good
friend, George Voinovich. This is the first time Governor ~~has~~
Voinovich ^{has} missed this event since 1966. He's on a trade mission
to South Korea -- opening new markets for Ohio goods, and
creating new jobs for Ohio workers. // I'm sure Korean spring
rolls taste great ... but you can't put syrup on a spring roll.

[[You've all seen Gretel's cake, but you may not know the
story behind it. I don't want to give away her age, but 50 years
ago, when Gretel was a little girl, the war in Europe separated
her from her Mother. The Red Cross came to Gretel's rescue -- so
today she's returning the favor, to help the people of South
Florida and Louisiana in their moment of need.

The survivors of Hurricane Andrew have been eating military ~~Meals Ready to Eat~~ ^{rations} for 8 days. We have a cargo plane on stand-
by -- ready to descend on them with 500 pounds of Gretel's cake.
I don't think there'll be a crumb left in sight.

[[And I want to salute today the contingents of Ohio's
finest -- Ohio National Guard units [xxx and xxx], on route now
to southern Florida.]]

It's great to be here in Painesville to help open this year's Oktoberfest. You've got the four basic food groups: pancakes and syrup / bratwurst and beer. // And not a sprig of broccoli to be seen. //

This festival has always been a celebration of cultures -- but this year, in a very special way, it is a celebration of the spirit. We've witnessed a world of change. Across Europe, across continents, from Panama City to Prague, millions of men and women now celebrate a new birth of freedom. For the people here today -- people who came to America from the Old Country -- who prayed for this day to come, the change we've witnessed -- this change we've worked for -- is a miracle come true.

There are those -- to quote the poet -- who will say that the liberation of humanity, the freedom of man and mind, is nothing but a dream.

And they are right. / It is the American Dream.

Today, our challenge is to bring that spirit home -- home from the towns your parents and grandparents were born in, to this new world we call America. To focus this great nation on the new mission at hand. //

I know the main attraction this morning is pancakes, not politics. ^{Ryt} ~~So today I've set aside the standard Labor Day speech. I want to do something a little different~~ -- I want to take a few minutes to speak to you about a serious matter, something you should be thinking about as you go into that voting booth

November 3rd: About the way we can change America's health care system for the better. //

redundant of 4

Think about the challenges we face as a nation: Anyone concerned about America's competitiveness has to see controlling health care spending as key to a healthy economy. / Think about the concerns we have as parents: Health care -- for ourselves, for our kids -- has to top the list. //

The McNully

I want to tell you a story about a family from Dorset, Ohio -- ~~a family~~ I first learned about when Tiffany McNally wrote me at the White House two years ago. Tiffany just turned 16 last week. Her Mom is healthy -- but her Dad has a rare blood disease. So do her two sisters and her two brothers.

then

Tiffany doesn't have the blood disease -- you see, she was adopted. But through her natural mother, Tiffany was born with Fetal Alcohol Syndrome. //

It sounds tough. But

Tiffany's mom works part-time as a church secretary; her dad is a utility worker. A single, routine visit to the doctor costs more than Mrs. McNally earns all week. My point today isn't to tell you how tough things are in Tiffany's house. I'd say keeping things together the way they do is a miracle -- but you ask the McNallys -- they'll say they "make do."

Don't talk

No, I want to focus on one thing Tiffany and her family shouldn't have to worry about: If Mr. McNally was laid off -- or worse still, if he lost his job, well, in Mrs. McNally's words: "They'd be sunk." Let's say Mr. McNally found a new job -- a better job -- but the catch was: No new health insurer would

But what

carry him or his family. He'd have to stay put, and let that opportunity pass him by.

Well, that is wrong. That's ~~one of the things we've got to change~~ ^{why we have to change the health care system in America.} -- and that's why I want to see my plan passed. A story like Tiffany's family's touches all of us. ^{Retrospectively} Because health care reform isn't just about studies and cold statistics -- it's about real worries / real lives.

Let's be clear: The one thing this crisis is not about is ^{the} quality of care. American health care is first-rate, number one in the world. Since 1980, average life expectancy in America is up -- infant mortality is down. Death rates from heart disease are down. Deaths from stroke -- down. Part of the reason is one of the best kept secrets in Washington: ~~And that is that~~, since I took office, we've increased funding for federal medical research more than 150 percent, ^{with just a necessary} ~~in everything from Alzheimers to AIDS.~~ ^{to the level we're going with everything from AIDS to Alzheimers -- to save the young and old of America.}

Right now, 200 million Americans have access to this quality care system. But that high quality, high-tech medical care comes at an unacceptable price: 34 million Americans have no insurance at all -- and millions more are afraid to change jobs for fear of losing the health insurance they've got. America's health care costs now top \$800 billion dollars a year -- and the cost is rising two to three times the rate of inflation. //

And don't kid yourselves. We all pay for high health care costs -- more than once. High health costs are a drag on our economy -- drive up the deficit -- and soak up money you need for

other important family expenses. // That's why health care reform is a key part of my agenda for economic security. //

This election year, health care is going to be a Republican issue. // We've ^{have} ~~got~~ a good program, and my Democratic opponents are divided ~~is~~ between two bad ones, both of which would put government in charge of health care.

Right now, the cost of health care eats up 13 percent of all the goods and services we produce. The last thing I want to do is put the government in charge of ^{ce} ~~another~~ huge chunk of the American economy. // America simply cannot afford to take a gamble on government-run health care. //

The fact is: We can reform the system without pushing our economy into intensive care. // We ^{need} start with these objectives: an efficient health care system built on competition to control costs -- not government control and rationing care. One that keeps costs down -- ~~and~~ opens up access -- and allows choice in care. But above all, a health care system that gives all Americans real security -- security / that if they change jobs, if they or their kids develop serious health problems, they'll still be able to count on the coverage they need. //

We've ^{must} ~~got to~~ build on the strengths of the present system: on consumer choice, on innovation and state-of-the-art medicine - - while controlling costs and expanding access.

My plan meets every one of these objectives.

We start making health care more accessible -- by making health insurance more affordable. For low-income individuals and

that is already bigger than the Pentagon.

families, I propose a health insurance credit -- up to \$3,750 dollars a year that will guarantee a quality health insurance package for the poor.

Take a family of two parents with a child: One working parent -- employed by a company that doesn't provide health coverage. ^{lets} That family's total income is \$13,000 -- low enough to put them at the poverty line, but high enough to make them ineligible for Medicaid. / Right now, that family falls through the cracks -- can't afford any health care coverage at all.

Under my plan, that would change: this family would qualify for ^{almost \$4,000} ~~\$3,750~~ health care credit -- payable to the health care insurer of their choice. (And large state insurance pools will ensure that our credit will pay the full cost of a quality health plan.) //

For middle-income individuals and families -- all the way up to those making \$80,000 dollars -- my plan provides a health insurance tax credit or deduction that will ease the burden of health insurance costs. //

My plan will bring health care coverage to almost 30 million uninsured Americans -- security to people who, for far too long, have had to do without. And all told, my plan means new help for nearly 95 million Americans now struggling to meet health care's runaway costs. ^(-90% of America families)

My plan provides security to families like the McNallys and others caught in what health care experts call "job lock" -- the fear that because of "pre-existing medical conditions," changing jobs will cost you and your family ^{you} ~~their~~ health insurance.

^{what they call}

My plan cuts runaway costs -- by making the system more efficient. The key is something we call Health Insurance Networks -- ~~to~~ pool together individuals and businesses that too often can't afford to offer health insurance to their workers -- or that worry that one worker's illness or accident could drive everyone's health insurance through the roof.

Here's how it works. Insurance costs obey the "law of large numbers:" The larger the group being insured, the lower the cost per individual -- the broader the risk is spread -- the lower the administrative overhead. Think of it this way: What kind of a deal can you get bargaining with a dealer to buy one car? Now let's say you got together with some friends -- or with a purchasing co-op -- and then went back to negotiate with the car dealer? You'd drive a harder bargain -- and get the same car for a better price. Well, the same thing works for health care. We've got to use market forces to drive down costs and increase efficiencies.

We're also going to cut health care costs by wringing out waste and excess in the present system. That's why we've targeted malpractice insurance for reform.

You shouldn't have to pay a lawyer when you go to the doctor. Right now, people are doing just that: High malpractice premiums mean higher doctors' bills, expensive, unnecessary tests and higher hospital costs -- costs passed along not only to the patient, but to every American taxpayer. Last year alone, legal costs inflated our doctors' bills by \$20 billion dollars.

There are the kind of changes we want to make. When
Some I know are skeptical -- they think the savings won't
add up. But I can tell you, when each year's health care costs
total more than what we spend on our kids' education and our
country's national defense -- combined -- even small changes can
save us billions. And if we made all the changes I've talked
about, my plan would save nearly 400 billion dollars in the next
four years. //

I listen to the American people. You want to know you've
got insurance you can count on -- whether you keep your job /
lose your job / or change your job. I don't hear you calling for
higher taxes to finance a government take-over of our hospitals.

And yet that's what some of my opponents want: To
nationalize our health care system. Put government in control:
let government fix prices, let government ration the kind of care
people get -- how much, what kind, and when they'll get it. /
Go the government route, and you know what we'll get: A health
care system that combines the efficiency of the House Post Office
with the compassion of the KGB. //

You know, that comparison made a few people hot under the
collar. I even got one letter from Russia telling me: "Quit
running down the KGB." //

Nationalize health care, and here's what we're in for: Long
waiting lists for surgery -- shortages of the high-tech equipment
responsible for so many of the miracles of modern medicine. One
example: Right now, the Cleveland Clinic performs 10 coronary
bypass surgeries a day. High tech, high quality surgery --

without any wait. But if you live across Lake Erie in Canada, the wait for coronary bypass surgery is up to six months. Need your tonsils out? Take a number: The waiting list in Canada is 3 and 1/2 months. That's not the kind of system America wants or needs.

And then there's the cost. According to some studies, nationalized health care would mean a whopping \$250 to \$500 billion dollars a year in new taxes. //

My opponent backs a plan that goes by a different name -- but in the end, takes you to the same place: Nationalized health care. It's called "Play or pay," and here's what it means: Each employer must "play" -- meaning: shell out for insurance for employees, or "pay" -- extract a payroll tax to finance government health coverage. //

Well, Play or Pay will leave a lot of small businesses -- ~~businesses that are the heartbeat of this American economy~~ -- with two options none of us would envy: One, cut workers' wages to pay for mandated health care. Or two, fire some workers and use the savings to cover the rest. // According to an independent Urban Institute study, ~~a 7 percent payroll tax will~~ cost this country 700,000 jobs. For an employee earning \$30,000 dollars a year -- that payroll tax would mean \$2100 chopped out of his paycheck. // Higher prices, lower wages, lost jobs: Any way you look at it -- that's the wrong prescription for America.

In the end, "Play or pay" is really no different from nationalized health care. I'm tempted to call it "pay and pay

And by all estimates that will

The "pay" part of the plan is no playground.

It will require at least a

and pay again." It invites employers to stop offering health benefits, throw the problem in the government's lap, and dump millions of working Americans into a public plan like Medicaid.

We can't afford to saddle ourselves with a health care cure that's worse than the disease. Especially when we ~~we've got an~~ ^{have} ~~alternative, for affordable health care for all Americans.~~ ^{a good} //

Congress comes back from recess next Tuesday. I want to start moving forward on reform. My opponents are divided -- even they know their two proposals won't work. I say: Let Congress start by passing my small business health care reforms -- a package that will mean affordable, quality health care for millions of Americans who don't have it now. Make it a Labor Day present to the American worker. //

I know this morning I've asked you to hear me out on a serious subject. But real health care reform is a matter -- literally -- of life and death importance to working men and women and their families. / And I thought you should know that one candidate sees health care reform as more than a slogan -- more than another excuse to make government bigger or take more of your taxes.

On this Labor Day weekend, we should remember what Lincoln called the true test of government: Whether it respected the right of each one of us -- and I quote -- "to put into his own mouth the bread that his own hands have earned." //

We don't respect that right by enlarging government. We respect it by ensuring liberty -- protecting the freedom of each

In Lincoln's day, doctors made by cash calls and life today, we have medicine that can push us from death's door. ^{warrior.}

individual to live and work as they see fit, the freedom of each American family to live safe and secure. //

Once again, my thanks to Steve and Gretel and to all of you for this warm Ohio welcome -- and may God bless the United States of America.

#

But all this is of no matter, if we cannot afford it. Not if it is reserved only for the privileged or the propertied. Not if it bankrupts the families of America.

We must "put in the mouth of labor the bread that you have earned."
We must fix the health care system of America. //

MEMORANDUM OF CALL

Previous editions usable

TO: JEANNIE

YOU WERE CALLED BY- YOU WERE VISITED BY-

Sheri
OF (Organization) OMB

PLEASE PHONE ▶ FTS AUTOVON

WILL CALL AGAIN IS WAITING TO SEE YOU

RETURNED YOUR CALL WISHES AN APPOINTMENT

MESSAGE

Spoke to omb - going with
"... over 150 %"

RECEIVED BY _____ DATE _____ TIME _____

63-110 NSN 7540-00-634-4018

* U.S.G.P.O.: 1983 - 421-529/321

STANDARD FORM 63 (Rev. 8-81)
Prescribed by GSA
FPMR (41 CFR) 101-11.6

MEMORANDUM OF CALL

Previous editions usable

TO: Jeannie

YOU WERE CALLED BY- YOU WERE VISITED BY-

Sherie Glyed
OF (Organization)

PLEASE PHONE ▶ FTS AUTOVON

4597

WILL CALL AGAIN IS WAITING TO SEE YOU

RETURNED YOUR CALL WISHES AN APPOINTMENT

MESSAGE

RECEIVED BY CA DATE 9.3 TIME 1:35

63-110 NSN 7540-00-634-4018

★ U.S. G.P.O.: 1987-181-246/40025

STANDARD FORM 63 (Rev. 8-81)
Prescribed by GSA
FPMR (41 CFR) 101-11.6

better job -- but the catch was: No new health insurer would carry him or his family. He'd have to stay put, and let that opportunity pass him by.

Well, that is wrong. That's ~~what~~ ^{one of the things} we've got to change -- and that's why I want to see my plan passed. Because health care reform isn't ^{just} a matter of studies and cold statistics -- it's about real worries / real lives.

Let's be clear: The one thing this crisis is not about is quality of care. American health care is first-rate, number one in the world. Since 1980, average life expectancy in America is up -- infant mortality is down. Deaths from heart disease are down. Deaths from stroke -- down. One ^{big} reason is the ²⁰⁰ [xx] percent increase in federal medical research in everything from Alzheimers to AIDS.

And right now, the vast majority of Americans have access to this quality care system. But the cost we pay for health care has skyrocketed. Maybe it won't surprise anyone who's made a trip to the doctor or the pharmacy for prescription pills lately -- but America's annual health care costs have risen from \$74 billion dollars in 1970 to \$800 billion dollars today. And still, more than 30 million Americans have no insurance at all.

And don't kid yourselves. We all pay for high health care costs -- more than once. High health costs are a drag on our economy -- drive up the deficit -- and soak up money we need for other vital public programs. //

*double
ring*

OMB:
160
209
CEA
Shirley Glavin

4597

Barry
x4926
Clendinning

Call per
Tom
Scully

DRAFT

September 3, 1992

MEMORANDUM FOR THE PRESIDENT

FROM: DAN MC GROARTY

SUBJECT: PROPOSED REMARKS AT OCTOBERFEST

I. SUMMARY

On Saturday, September 5th at 9:30 a.m., you will deliver remarks to an audience of 1,500 at the 30th Annual Steve Bencic Original American Octoberfest in Painesville, Ohio.

II. DISCUSSION

Your remarks (approximately 20 minutes / teleprompter), following a pancake breakfast, focus on your health care proposal by highlighting its real-world practicality through a real-life example.

Following your remarks, you will participate in a few of the Octoberfest activities.

Chapter 7

Examples of Impacts on Individuals and Families

The President's plan will allow all Americans to have access to affordable health insurance. The following are illustrative examples of how the President's plan would work.¹

Case #1

A family of two parents and a child with one working parent without employer coverage, and a total family income of \$10,000 (just below the poverty level).

[Full Credit of \$3,750]

- Under the current system, this family is not eligible for Medicaid and cannot afford private health insurance.
- Under the President's plan, this family would qualify for a \$3,750 transferable credit to buy basic health insurance through the State designed group health plan (or another of their choice).

Case #2

A mother with two children who was on welfare (AFDC) in the past, and has returned to a job earning \$8,500 per year. No employer health insurance is provided:

[Full Credit of \$3,750]

- Under the current system, a mother receiving AFDC who returns to work continues to receive Medicaid for six months; after the six-month period, the family may be charged three percent of the family income as a Medicaid premium in this case, \$255 for six months of coverage. After one year, the family is no longer eligible for Medicaid.
- Under the President's plan, the family would qualify for a \$3,750 transferable credit to buy basic health insurance through the State group health plan (or

another private plan) when they no longer qualify for Medicaid.

- The President's plan removes the current incentive for AFDC families to remain on welfare because they fear losing Medicaid coverage—the President's plan will ensure continued coverage for welfare recipients who return to work.

Case #3

A family of four with a modified adjusted gross income of \$60,000 (in which the filer is married and filing jointly), and no employer sponsored health insurance:

[Full Health Care Deduction of \$3,750 and Access to Group Coverage]

- Under the current system, they often cannot find affordable coverage.
- Under the President's plan they would receive a \$3,750 tax deduction (a benefit of approximately \$1,050) to help with the purchase of insurance.
- In addition, their employer(s) would provide information and arrange access (but not be required to contribute) to group coverage. For example, the employer could arrange coverage through a Health Insurance Network (HIN), so that the family could buy more affordable coverage through a large group—with larger risk pools rather than costly individual coverage.

Case #4

A single individual with intermittent income at the minimum wage and not eligible for Medicaid (e.g. most males or a woman who is not a mother):

[Individual Credit of \$1,250]

- Under the current system, this individual has no access to health insurance, and

¹The examples presented assume the fully-phased in program, and use 1993 income thresholds.

usually receives "unreimbursed care" through hospital emergency rooms.

- Under the President's plan, this person would receive a \$1,250 transferable credit for the purchase of group health insurance through the basic State health plan, or some other private plan.

Case #5

A family of four with a modified adjusted gross income of \$50,000, and a \$1,000 employer contribution to health insurance:

[Health Care Deduction]

- Under the President's plan, this family would receive a health care tax deduction of \$2,750 (\$3,750 minus employer contribution of \$1,000), making their health insurance much more affordable.

Case #6

An individual with a serious health problem is considering changing jobs, but is afraid of giving up current employer coverage:

[Portability and Security of Health Care]

- Under the current system, a person changing jobs may not be covered under a new employer's policy because of health status. A pre-existing condition exclusion may also apply, interrupting coverage.
- Under the President's plan, regardless of the employee's health status, the new insurer would be required to offer unrestricted access to the new employer's group coverage.
- In addition, insurers would not be permitted to deny coverage due to health status, and persons with previous health benefits could not be denied coverage of pre-existing conditions. (So long as no insurer can avoid pre-existing conditions, and all must accept new risks, no insurer will be disadvantaged.)

Case #7

An employer of a small firm of 20 workers would like to offer employees health insurance, but cannot find affordable coverage:

[Small Market Reforms]

- Under the current system, small employers have difficulty finding affordable coverage. The problem becomes worse when one member of a small group has a poor medical history or current high medical costs.
- Under the President's plan, small employers would have access to larger group coverage through Health Insurance Networks (HINs) spurred by major insurance and ERISA reform. Large group coverage is less expensive and more efficient, since insurance administrative costs are much lower and risk is more effectively distributed.
- In addition, the plan would set limits on the variation of premiums insurers could charge to different groups. Insurers would not be able to deny coverage to any individual, or drastically increase premiums when one member of a group becomes ill.

Case #8

A small employer with an employee just diagnosed with a serious health problem applies for health insurance for the first time:

[Guaranteed Coverage Issue]

- Under the current system, uninsured persons with serious health problems are often denied health insurance—at any price.
- Under the President's plan, insurers would be required to offer coverage to any group, regardless of health status. Premium levels would be limited so that costs would not be prohibitive.

Case #9

A family of four with a modified adjusted gross income of \$17,000 has no employer coverage and currently cannot afford health insurance:

[Partial Health Credit]

- Under the President's plan, this family would receive a partial health tax credit towards the purchase of health insurance (or a \$3,750 deduction—whichever provides the greater benefit) because their in-

come faces between 100 percent and 150 percent of the tax threshold.

- Affordable group coverage would be made available through a State coordinated "basic plan" pool that would guarantee access to basic health insurance coverage.

Case #10

An individual is planning on choosing a health plan and wants to get the best quality plan for the best price. But, he is unsure of which plan to choose:

[Consumer Information]

- Under the current system, consumers have limited knowledge of the relative prices of insurance and health care services. Nor are they aware of the hospitals and doctors included in the plan—or of the relative quality of local hospitals and doctors.
- Under the President's plan, comparative information on quality and price of health care will be available to consumers and large purchasers of care. State insurance commissioners will collect information on area providers, and also on individual providers such as physician, hospitals, labs and other facilities—both on price and quality. This information will be made available by employers. A type of local health care market "blue book" will allow consumers to identify the best health plans, and providers. As a result, consumers will be better equipped to choose the health plan or provider best suited to their needs and the best value for their health care dollar.

September 2, 1992

MEMORANDUM FOR DAN MC GROARTY

FROM: ED WALTERS

SUBJECT: BACKGROUND FOR PAINESVILLE, OHIO

The President will speak at the 30th Annual Steve Bencic Original American Oktoberfest in Painesville, Ohio, a suburb 20 miles northwest of Cleveland. The President visited Bencic's restaurant in downtown Cleveland in 1980 as a candidate for Vice President, and Mr. Bencic gave him a large beer stein (Bencic personifies the American dream -- see p. 3 of Kevin Hart fax).

The day's activities will begin between 9:30 and 10:00 a.m. with a pancake breakfast for 1,000 to 1,500 people in a tent originally set up as a dance hall. The President will have breakfast, then deliver remarks to a seated crowd of up to 2,000 in the tent. We have every assurance that with a full tummy and a chair beneath them, the audience will be receptive to substantive remarks (on teleprompter). The breakfast will feature neither beer nor bratwurst, as far as I can tell.

The annual Oktoberfest is a weekend of German entertainment, arts and crafts, booths and games, dancing, etc. After his remarks, the President will engage in some of the activities. The celebration attracts a diverse Eastern European crowd, as well as Gov. Voinovich most years. The crowd is mostly blue-collar, and most probably work in the auto industry or agriculture.

Gov. Voinovich's

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Re Oct 10
Nat. Guard

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Millshead

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• DAVID
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