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American Oktoberfest-Painsville, Ohio 9/5/92 10A 5812] [2]

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WHITE HOUSE STAFFING REQUEST

Subject

Scully

PRESIDENTIAL REMARKS: HEALTH CARE
PLAINSVILLE, OHIO
SEPTEMBER 5, 1992

THURSDAY, SEPTEMBER 3

Date/Time Received:

RESPONSE DUE:

9/2/92 5:35 P.M.

11:00 A.M.

Response due to Director's Office Support Group, Room 254, Ext. 3060.
Please respond to every staffing request, even if you have no comment.

Distribution Within OMB

<u>Action</u>	<u>FYI</u>	<u>Action</u>	<u>FYI</u>
_____ Director	<u> X </u>	<u> X </u> Howard, R.	_____
_____ Deputy Director	_____	<u> X </u> Legis. Affairs	_____
_____ Dep. Dir./Mgmt.	_____	_____ MacRae, J.	_____
_____ Al-Samarrie, A.	_____	<u> X </u> Martin, B.	_____
<u> X </u> Anderson, B.	_____	_____ Mazur, E.	_____
_____ Burman, A.	_____	_____ Murr, J.	<u> X </u>
_____ Dale, E.	_____	_____ Rockefeller, N.	<u> X </u>
<u> X </u> Damus, R.	_____	<u> X </u> Scully, T.	_____
_____ Gen. Mgmt. Div.	_____	_____ (Other)	_____
<u> X </u> Grady, R.	_____		
_____ Hale, J.	_____		

Comments:

WHITE HOUSE STAFFING MEMORANDUM

DATE: 9/2/92 ACTION/CONCURRENCE/COMMENT DUE BY: NOON, THURS., SEPT. 3
 PRESIDENTIAL REMARKS: HEALTH CARE
PAINSVILLE, OHIO
 SUBJECT: SEPTEMBER 5, 1992

	ACTION	FYI		ACTION	FYI
VICE PRESIDENT	<input type="checkbox"/>	<input checked="" type="checkbox"/>	MOORE	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BAKER	<input type="checkbox"/>	<input checked="" type="checkbox"/>	MULLINS	<input checked="" type="checkbox"/>	<input type="checkbox"/>
SCOWCROFT	<input checked="" type="checkbox"/>	<input type="checkbox"/>	PETERSMEYER	<input type="checkbox"/>	<input type="checkbox"/>
DARMAN	<input checked="" type="checkbox"/>	<input type="checkbox"/>	PORTER	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BRADY	<input type="checkbox"/>	<input checked="" type="checkbox"/>	PROVOST	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BROMLEY	<input type="checkbox"/>	<input type="checkbox"/>	ROSS	<input checked="" type="checkbox"/>	<input type="checkbox"/>
CALIO	<input checked="" type="checkbox"/>	<input type="checkbox"/>	SMITH	<input checked="" type="checkbox"/>	<input type="checkbox"/>
DEMAREST	<input checked="" type="checkbox"/>	<input type="checkbox"/>	TUTWILER	<input type="checkbox"/>	<input checked="" type="checkbox"/>
FITZWATER	<input type="checkbox"/>	<input checked="" type="checkbox"/>	ZOELLICK	<input checked="" type="checkbox"/>	<input type="checkbox"/>
GRAY	<input checked="" type="checkbox"/>	<input type="checkbox"/>	KAUFMAN	<input type="checkbox"/>	<input checked="" type="checkbox"/>
HOLIDAY	<input checked="" type="checkbox"/>	<input type="checkbox"/>	BATES	<input type="checkbox"/>	<input checked="" type="checkbox"/>
HORNER	<input type="checkbox"/>	<input checked="" type="checkbox"/>	BOSKIN	<input checked="" type="checkbox"/>	<input type="checkbox"/>
MCBRIDE	<input type="checkbox"/>	<input checked="" type="checkbox"/>	MCGROARTY	<input type="checkbox"/>	<input checked="" type="checkbox"/>

REMARKS:

Please provide comments on the attached directly to Dan McGroarty, Rm. 122, x2930, with a copy to this office NO LATER THAN NOON, THURSDAY, SEPTEMBER 3. Thank you.

RESPONSE:

PHILLIP D. BRADY
 Assistant to the President
 and Staff Secretary
 Ext. 2702

McGroarty/Walters
September 2, 1992
4:00 p.m.
[health]

02 SEP 2 P4:08

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

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

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

[[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. //]]

I wish every affected person in South Florida could get one of Gretel's cakes -- I'm sure it would make ~~the~~ ^{of} Meals Ready To Eat that more agreeable.

Too cute -- many pass off

And after x-thousand Meals Ready to Eat, we may just airlift Gretel's cake to Miami to take care of dessert. //

dinner's

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

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. //

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 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 ^{insurance} 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 ^{rates} from heart disease are down. Deaths from stroke -- down. One big reason is the ^{to 200} ~~xx~~ percent increase (x4926) 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 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.

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. //

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." 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: efficient a health care system enhanced competition built on choice -- not government control. and price fixing 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} ~~to help people buy~~ private 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. All told, that's new help to purchase health insurance for 70 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 \$10,000 -- 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. // ^{And large state insurance pools will ensure that that credit can 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} ~~small~~ individuals and businesses that too often can't afford to offer health insurance to their workers, or ^{just} worry that one worker's illness or accident could drive everyone's health insurance through the roof.

Insurance costs obey the "law of large numbers:" ^{the larger} The larger the group being insured, ^{the broader the risk is spread, and} the lower the cost per individual. ^{the lower the administrative cost, and}

Think of it this way: What kind of a deal can you get bargaining

That will ease the burden of health insurance costs.

Swilly Poverty line for about \$14,000

As we all know,

with the ~~grocer~~ ^{dealer} to buy one ~~box~~ ^{car} of cereal? Now let's say you got together with ~~everyone~~ ^{some friends} on your street, or ~~better yet everyone in your town~~ ^{or into through a work purchasing Coop}, and then went back to ~~buy cereal?~~ ^{the dealer to negotiate the price} You'd drive a harder bargain ^{for the same product} and get a better price. The same ~~thing~~ ^{can and must} works for ~~health care.~~ ^{market forces}

to drive efficiencies in health care.

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, higher hospital costs -- costs passed along not only to the patient, but to every American taxpayer. [[Last year alone, legal costs inflated our ~~doctors~~ ^{medical} bills by ~~xx~~ 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.

94 page

^{in my plan I have laid out} ~~I won't~~ ^{details} ~~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~~ ^{and} bring the growth in government health programs under control. ~~But I will say this:~~ ^{And} 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, ~~if it~~ ^{to} gets things done ... ~~maybe it's worth a try.~~ / ^{I'll stay 'til midnight -- I could just get Congress}

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.

#

THE WHITE HOUSE

WASHINGTON

September 3, 1992

MEMORANDUM FOR ROGER B. PORTER

FROM:

HANNS KUTTNER *HK*

SUBJECT:

Health Care Speech: Painsville, Ohio

92 SEP 3 P 1 : 23

There are some additional valuable points to make:

1. Cleveland tie to Congress' delay. The President launched his health plan last February 6 in Cleveland. I am told Painsville is close to Cleveland. This linkage, being back in the Cleveland area, Congress not acting, Congressional Democrats posturing but doing nothing, should be linked together to provide a rationale for why the President is speaking on health care.

Language: At the top of page 3 --

We are back where we started in our campaign for health care reform. Last February 6, seven months ago tomorrow, I came to Cleveland to lay out my comprehensive health reform plan. Since then we've sent five legislative proposals to Capitol Hill. To have heard the Congressional Democrats last year, it was only the President's leadership that was keeping health care reform from moving forward.

Well, now we know the truth. Its partisanship by the Congressional Democrats that's keeping anything from happening. I know it's hard to do things in an election year, but let's do what we can. We've worked with Republicans in the House to develop a plan called "Action Now" and that's what it is -- a series of actions that we can take right now, steps that enjoy broad consensus, steps that are found in many of the bills proposed by Congressional Democrats.

When the Congress returns to Washington next week, we'll learn whether partisanship or action now to solve problems is at the top of the Democrats' agenda. I like Cleveland. Always like being here. But I don't like being reminded that the health reform plan I unveiled here is still awaiting action on Capitol Hill.

2. Entitlements. There have been some unfair accusations about the President's approach to containing costs. It might be worthwhile (unless this becomes the news) on page 8 to include the line, "But we must not -- and I repeat -- must not cut benefits for seniors and others who depend

on Medicare."

3. Personal tie in. Rather than the tax credit anecdote on page 7, I would suggest a personal tie in between the President and insurance security. The President can relate to someone who has a problem getting insurance because of his health status or that of a family member.

Language:

We want all working Americans to be able to buy health insurance. I think back to the time when I had a daughter who was very sick. It was when I was running a small business. Because of this child, an insurer wouldn't welcome my little company. And some would want to cancel the insurance policy our family depended on. And some would even say, well, we'll sell you insurance for everyone at your company and their families except for that sick daughter. Well, it shouldn't be that way. And under my plan, it won't. Every employer will be able to get health insurance for his or her employees.

Another approach would be to use the President's thyroid problem -- "I hate to think that because of this, some insurer would turn me down."

4. Cost. page 5. "whopping \$250 to \$500 billion dollars a year in new taxes." The campaign issued a health one-pager on August 11 that said "\$87 billion in new taxes." Somehow this discrepancy needs to be resolved.

In suggesting these additions, I realize something has to go. Perhaps the third and fourth paragraphs on page 8. The details of the President's plan have shown themselves time and time again to be like lead pancakes with audiences. That's where I would squeeze.

Also, Kevin Moley suggests that in lieu of the cereal analogy on page 8, a comparison be made between buying at a convenience store and buying in bulk at a Sam's Club or Price Club or similar type retail in the Painsvill~~e~~ area.

Document No. 34822585

WHITE HOUSE STAFFING MEMORANDUM

92 SEP 3 12:59

DATE: 9/2/92 ACTION/CONCURRENCE/COMMENT DUE BY: NOON, THURS., SEPT. 3

PRESIDENTIAL REMARKS: HEALTH CARE
PAINSVILLE, OHIO
SEPTEMBER 5, 1992

SUBJECT: _____

	ACTION	FYI		ACTION	FYI
VICE PRESIDENT	<input type="checkbox"/>	<input checked="" type="checkbox"/>	MOORE	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BAKER	<input type="checkbox"/>	<input checked="" type="checkbox"/>	MULLINS	<input checked="" type="checkbox"/>	<input type="checkbox"/>
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FITZWATER	<input type="checkbox"/>	<input checked="" type="checkbox"/>	ZOELICK	<input checked="" type="checkbox"/>	<input type="checkbox"/>
GRAY	<input checked="" type="checkbox"/>	<input type="checkbox"/>	KAUFMAN	<input type="checkbox"/>	<input checked="" type="checkbox"/>
HOLIDAY	<input type="checkbox"/>	<input type="checkbox"/>	BATES	<input type="checkbox"/>	<input checked="" type="checkbox"/>
HORNER	<input type="checkbox"/>	<input checked="" type="checkbox"/>	BOSKIN	<input checked="" type="checkbox"/>	<input type="checkbox"/>
MCBRIDE	<input type="checkbox"/>	<input checked="" type="checkbox"/>	MCGROARTY	<input type="checkbox"/>	<input checked="" type="checkbox"/>

REMARKS:

Please provide comments on the attached directly to Dan McGroarty, Rm. 122, x2930, with a copy to this office NO LATER THAN NOON, THURSDAY, SEPTEMBER 3. Thank you.

RESPONSE:

see MHS
FR comments. Paul Horfonta
Paul Horfonta 9 pages
09/03

PHILLIP D. BRADY
Assistant to the President
and Staff Secretary
Ext. 2702

McGroarty/Walters
September 2, 1992
4:00 p.m.
[health]

22 SEP 2 P4:08

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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. //]]

And after x-thousand Meals Ready to Eat, we may just airlift Gretel's cake to Miami to take care of dessert. //

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

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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. //

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

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3

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 everything from Alzheimers to AIDS. And right now, ^{200,000,000 Americans in fact (HHS)} ~~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.

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} ~~public programs~~ expenses. // (HHS) ✓

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.

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 ^{Washington} ~~government~~ in control: ^{Washington} ~~let government~~ set prices, ^{Washington} ~~let government~~ ration the kind of care people get -- how much, what kind, and when they'll get it. / Go the ^{Washington} ~~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. //

5

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. //

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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

6

-- 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 200,000 jobs. Higher prices, lower wages, lost jobs: Any way you look at it -- that's the wrong prescription for America. //

(HHS)
And other studies say it would cost twice as much.

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 tab. //

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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

7

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 ⁹⁰ ~~80~~ million Americans.

(HHS)
✓
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 \$10,000 -- 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. //

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 small businesses that too often can't afford to offer health insurance to their workers, or worry that one worker's illness or accident could drive everyone's health insurance through the roof.

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

make
a
more
realistic
analogy

8

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.

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, higher hospital costs -- costs passed along not only to the patient, but to every American taxpayer. (MS)
[[Last year alone, legal costs inflated our doctors bills by ²⁵ ~~10~~ 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.

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. //

9

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 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. //

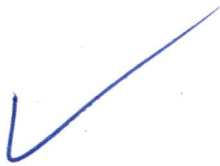
Once again, my thanks for this warm Ohio welcome -- and may God bless the United States of America.

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THE WHITE HOUSE
WASHINGTON

Date _____

TO: 



FROM: OFFICE OF COMMUNICATIONS
Room 122 OEOb, Ext. 2930

Sherice Glead
(GLEED)

~~4597~~ 4597

w/ CEA re: Health

(20B-)

 P.B.

more than 200%



Clinton
~~Clinton~~
prescrip.

P. 4.

WHITE HOUSE STAFFING MEMORANDUM



DATE: 9/2/92 ACTION/CONCURRENCE/COMMENT DUE BY: NOON, THURS., SEPT. 3

PRESIDENTIAL REMARKS: HEALTH CARE
PAINSVILLE, OHIO
SEPTEMBER 5, 1992

SUBJECT:

	ACTION	FYI		ACTION	FYI
VICE PRESIDENT	<input type="checkbox"/>	<input checked="" type="checkbox"/>	MOORE	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BAKER	<input type="checkbox"/>	<input checked="" type="checkbox"/>	MULLINS	<input checked="" type="checkbox"/>	<input type="checkbox"/>
SCOWCROFT	<input checked="" type="checkbox"/>	<input type="checkbox"/>	PETERSMEYER	<input type="checkbox"/>	<input type="checkbox"/>
DARMAN	<input checked="" type="checkbox"/>	<input type="checkbox"/>	PORTER	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BRADY	<input type="checkbox"/>	<input checked="" type="checkbox"/>	PROVOST	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BROMLEY	<input type="checkbox"/>	<input type="checkbox"/>	ROSS	<input checked="" type="checkbox"/>	<input type="checkbox"/>
CALIO	<input checked="" type="checkbox"/>	<input type="checkbox"/>	SMITH	<input checked="" type="checkbox"/>	<input type="checkbox"/>
DEMAREST	<input checked="" type="checkbox"/>	<input type="checkbox"/>	TUTWILER	<input type="checkbox"/>	<input checked="" type="checkbox"/>
FITZWATER	<input type="checkbox"/>	<input checked="" type="checkbox"/>	ZOELICK	<input checked="" type="checkbox"/>	<input type="checkbox"/>
GRAY	<input checked="" type="checkbox"/>	<input type="checkbox"/>	KAUFMAN	<input type="checkbox"/>	<input checked="" type="checkbox"/>
HOLIDAY	<input checked="" type="checkbox"/>	<input type="checkbox"/>	BATES	<input type="checkbox"/>	<input checked="" type="checkbox"/>
HORNER	<input type="checkbox"/>	<input checked="" type="checkbox"/>	BOSKIN	<input checked="" type="checkbox"/>	<input type="checkbox"/>
MCBRIDE	<input type="checkbox"/>	<input checked="" type="checkbox"/>	MCGROARTY	<input type="checkbox"/>	<input checked="" type="checkbox"/>

REMARKS:

Please provide comments on the attached directly to Dan McGroarty, Rm. 122, x2930, with a copy to this office NO LATER THAN NOON, THURSDAY, SEPTEMBER 3. Thank you.

RESPONSE:

TO: DAN MCGROARTY

September 3, 1992

The NSC staff concurs with the proposed presidential remarks.

cc: Phillip D. Brady

Brent Scowcroft
Brent Scowcroft

PHILLIP D. BRADY
Assistant to the President
and Staff Secretary
Ext. 2702

McGroarty/Walters
September 2, 1992
4:00 p.m.
[health]

02 SEP 2 P4:08

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

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

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

[[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. ///]]

And after x-thousand Meals Ready to Eat, we may just airlift Gretel's cake to Miami to take care of dessert. //

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

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. //

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 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 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 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. //

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.

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 ^{as a nation}. 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. //

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. //

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." 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: 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 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 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.

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 \$10,000 -- 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. //

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 small businesses that too often can't afford to offer health insurance to their workers, or worry that one worker's illness or accident could drive everyone's health insurance through the roof.

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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.

#


THE WHITE HOUSE

WASHINGTON

92 SEP 3 A 9: 56

September 2, 1992

MEMORANDUM FOR DANIEL B. MCGROARTY
Special Assistant to the President and
Deputy Director of Speechwriting

FROM: JANET REHNQUIST 
Associate Counsel to the President

SUBJECT: Presidential Remarks -- Health Care; Painsville,
Ohio; September 5, 1992

At your request, Counsel's Office has reviewed the above-referenced matter. We have no legal objections.

Thank you for the opportunity to review this matter.

cc: Phil Brady

CHANGES

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

THANK YOU MIKE FOR THOSE KIND WORDS. BARBARA AND I ARE GLAD TO BE HERE WITH YOU AND FRAN. IT'S GOOD TO SEE BOB BENNETT; NATIONAL COMMITTEE-WOMAN MARTHA MOORE, BOB GARDNER -- WHO'S RUNNING FOR CONGRESS. AND OF COURSE, HATS OFF TO OUR HOSTS: THE BENCICS [BENZ-ICKS] -- STEVE, GRETEL, MARTIN, CARL, EDITH, AND LINDA.

I BRING GREETINGS TODAY FROM YOUR GOVERNOR AND MY GOOD FRIEND, GEORGE VOINOVICH. THIS IS THE FIRST TIME GOV. VOINOVICH HAS MISSED THIS EVENT SINCE 1966. HE'S ON A TRADE MISSION TO SOUTHEAST ASIA -- OPENING NEW MARKETS FOR OHIO GOODS, AND CREATING NEW JOBS FOR OHIO WORKERS. // I'M SURE EGG ROLLS TASTE GREAT ... BUT YOU CAN'T PUT SYRUP ON EGG ROLLS.

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 . . . EVERYONE WHO EATS A PIECE OF GRETEL'S CAKE, IS ~~BUYING~~ ^{CONTRIBUTING} FOOD TO HELP THE PEOPLE OF SOUTH FLORIDA AND LOUISIANA. ~~IN THEIR MOMENT OF NEED.~~

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[[AND I WANT TO SALUTE TODAY THE CONTINGENTS OF OHIO'S FINEST -- THE OHIO NATIONAL GUARD 179TH AIRLIFT GROUP BACK FROM THEIR MISSION OF MERCY TO SOUTH 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.

IN GERMANY, A WALL HAS FALLEN. AND WE SHOULD TAKE GREAT PRIDE IN KNOWING THAT THE GERMAN PEOPLE GIVE THANKS TO US -- THE UNITED STATES -- FOR STANDING UP FOR THEIR UNITY, THEIR 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. //

WELL, THAT IS WRONG. THAT'S WHY WE HAVE TO CHANGE THE HEALTH CARE SYSTEM IN AMERICA. HEALTH CARE REFORM ISN'T JUST ABOUT STUDIES AND COLD STATISTICS -- IT'S ABOUT REAL WORRIES / REAL LIVES.

THE PROBLEM IS NOT THE QUALITY OF CARE. AMERICAN HEALTH CARE IS NUMBER ONE IN THE WORLD. SINCE 1980, AVERAGE LIFE EXPECTANCY IS UP -- INFANT MORTALITY IS DOWN. DEATH RATES FROM HEART DISEASE -- DOWN. DEATHS FROM STROKE -- DOWN. //

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: AN ESTIMATED 30 MILLION AMERICANS HAVE NO INSURANCE AT ALL -- AND MILLIONS MORE, LIKE THE MCNALLYS, ARE AFRAID TO CHANGE JOBS FOR FEAR OF LOSING THE HEALTH INSURANCE THEY'VE GOT. ALL TOLD, AMERICA'S HEALTH CARE NOW TOPS \$800 BILLION DOLLARS A YEAR -- AND THE COST IS RISING TWO TO THREE TIMES THE RATE OF INFLATION. THAT'S WHY HEALTH CARE REFORM IS A KEY PART OF MY AGENDA FOR ECONOMIC SECURITY. //

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 -- WITH TWO CRUMMY OPTIONS: CUT WORKERS' WAGES TO PAY FOR MANDATED HEALTH CARE. OR FIRE SOME WORKERS AND USE THE SAVINGS TO COVER THE REST. // ACCORDING TO AN INDEPENDENT URBAN INSTITUTE STUDY, THE "PAY" PART OF THIS PLAN IS NO PLAYGROUND. IT WILL REQUIRE AT LEAST A 7 PERCENT PAYROLL TAX. ACCORDING TO ESTIMATES THAT KIND OF TAX WILL COST THIS COUNTRY 700,000 JOBS. FOR AN EMPLOYEE EARNING \$24,000 DOLLARS A YEAR -- THAT PAYROLL TAX WOULD MEAN \$1,700 CHOPPED OUT OF HIS PAYCHECK. // HIGHER PRICES, LOWER WAGES, LOST JOBS: ANY WAY YOU LOOK AT IT -- THAT'S THE WRONG PRESCRIPTION FOR AMERICA. //

NOW YOU CAN SEE WHY I BELIEVE HEALTH CARE IS GOING TO BE A REPUBLICAN ISSUE THIS YEAR. / MY OPPONENT JUST ISN'T UP TO THE MARK ON HEALTH CARE. A MAJOR NEWSPAPER, THE NEW YORK TIMES, DESCRIBED BILL CLINTON'S ATTENTION TO HEALTH CARE ISSUES AS -- AND I QUOTE -- "OCCASIONAL."

AND IT'S NO SURPRISE WHY: AFTER HAVING GOVERNOR CLINTON FOR 12 YEARS, ONE IN FOUR FOLKS IN ARKANSAS DON'T EVEN HAVE HEALTH INSURANCE!

BILL CLINTON HAS PROMISED HE'LL DO FOR AMERICA WHAT HE'S DONE FOR ARKANSAS. MY QUESTION IS: WHY WOULD WE LET HIM? //

I WANT TO START MOVING FORWARD ON HEALTH REFORM. CONGRESS COMES BACK FROM RECESS NEXT TUESDAY. 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 -- TO BRING AFFORDABLE, QUALITY HEALTH CARE TO MILLIONS OF AMERICANS WHO DON'T HAVE IT NOW. MAKE IT A LABOR DAY PRESENT TO THE AMERICAN WORKER. //

ON THIS LABOR DAY WEEKEND, WE SHOULD REMEMBER WHAT JEFFERSON CALLED THE SUM OF GOOD GOVERNMENT: WHETHER IT RESPECTED THE RIGHT OF EACH ONE OF US, THOMAS JEFFERSON SAID -- AND I QUOTE -- "A WISE AND FRUGAL GOVERNMENT ... SHALL NOT TAKE FROM THE MOUTH OF LABOR THE BREAD IT HAS EARNED." //

IN JEFFERSON'S DAY, DOCTORS MADE HOUSE CALLS ON HORSEBACK AND LIFE WAS SHORT. TODAY, WE HAVE MIRACLE MEDICINES THAT CAN PLUCK US FROM DEATH'S DOOR. //

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BENCIC [BENZ-ICK]. //

I BRING GREETINGS TODAY FROM YOUR GOVERNOR AND MY
GOOD FRIEND, GEORGE VOINOVICH. THIS IS THE FIRST TIME
GOV. VOINOVICH HAS MISSED THIS EVENT SINCE 1966. HE'S
ON A TRADE MISSION TO SOUTHEAST ASIA -- OPENING NEW
MARKETS FOR OHIO GOODS, AND CREATING NEW JOBS FOR OHIO
WORKERS. // I'M SURE EGG ROLLS TASTE GREAT ... BUT
YOU CAN'T PUT SYRUP ON EGG ROLLS.

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 RATIONS FOR 11 DAYS. WE HAVE A CARGO PLANE ON STAND-BY -- READY TO DESCEND ON THEM WITH 500 POUNDS OF GRETEL'S CAKE. I KNOW THERE WON'T BE A CRUMB LEFT IN SIGHT.

[[AND I WANT TO SALUTE TODAY THE CONTINGENTS OF OHIO'S FINEST -- THE OHIO NATIONAL GUARD 179TH AIRLIFT GROUP BACK FROM THEIR MISSION OF MERCY TO SOUTH 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. BUT TODAY I WANT TO TAKE A FEW
MINUTES TO SPEAK TO YOU ABOUT A SERIOUS MATTER,
SOMETHING I HOPE YOU'LL 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.

//

I WANT TO TELL YOU A STORY ABOUT THE MCNALLY
FAMILY FROM DORSET, OHIO -- I FIRST LEARNED ABOUT THEM
WHEN TIFFANY MCNALLY WROTE ME AT THE WHITE HOUSE TWO
YEARS AGO. FOUR MEMBERS OF TIFFANY'S FAMILY HAVE A
RARE BLOOD DISEASE -- AND TIFFANY, WHO IS ADOPTED, WAS
BORN WITH FETAL ALCOHOL SYNDROME.

NOW, WHAT IF MR. MCNALLY WERE LAID OFF -- OR WORSE
STILL, LOST HIS JOB? OR, WHAT IF MR. MCNALLY FOUND 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 WHY WE HAVE TO CHANGE THE HEALTH CARE SYSTEM IN AMERICA. HEALTH CARE REFORM ISN'T JUST ABOUT STUDIES AND COLD STATISTICS -- IT'S ABOUT REAL WORRIES / REAL LIVES.

THE PROBLEM IS NOT THE QUALITY OF CARE. AMERICAN HEALTH CARE IS NUMBER ONE IN THE WORLD. SINCE 1980, AVERAGE LIFE EXPECTANCY IS UP -- INFANT MORTALITY IS DOWN. DEATH RATES FROM HEART DISEASE -- DOWN. DEATHS FROM STROKE -- DOWN. //

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, LIKE THE MCNALLYS, ARE AFRAID TO CHANGE JOBS FOR FEAR OF LOSING THE HEALTH INSURANCE THEY'VE GOT. ALL TOLD, AMERICA'S HEALTH CARE NOW TOPS \$800 BILLION DOLLARS A YEAR -- AND THE COST IS RISING TWO TO THREE TIMES THE RATE OF INFLATION. 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 HAVE A GOOD PROGRAM, AND MY DEMOCRATIC OPPONENTS ARE DIVIDED BETWEEN TWO BAD ONES -- BOTH OF WHICH WOULD PUT GOVERNMENT IN CHARGE OF HEALTH CARE.

THE FACT IS: WE CAN REFORM THE SYSTEM WITHOUT PUSHING OUR ECONOMY INTO INTENSIVE CARE. / WE MUST BUILD ON THE STRENGTHS OF THE SYSTEM THAT'S GIVEN US THE HIGHEST QUALITY CARE IN THE WORLD: ON CONSUMER CHOICE -- ON INNOVATION AND STATE-OF-THE-ART MEDICINE -- WHILE CONTROLLING COSTS AND EXPANDING ACCESS.

WE NEED AN EFFICIENT HEALTH CARE SYSTEM BUILT ON COMPETITION TO CONTROL COSTS -- NOT GOVERNMENT CONTROL AND RATIONING CARE. BUT ABOVE ALL, WE NEED A HEALTH CARE SYSTEM THAT GIVES ALL AMERICANS REAL SECURITY -- SECURITY THAT YOU CAN COUNT ON THE COVERAGE YOU NEED. MY PLAN MEETS EVERY ONE OF THESE OBJECTIVES. WE CAN MAKE HEALTH CARE MORE ACCESSIBLE BY MAKING HEALTH INSURANCE MORE AFFORDABLE. / TAKE A FAMILY OF TWO PARENTS AND TWO KIDS. LET'S SAY 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 MAY FALL THROUGH THE CRACKS -- MAY NOT BE COVERED THROUGH WORK -- AND MAY NOT BE ABLE TO AFFORD ANY HEALTH CARE COVERAGE AT ALL. UNDER MY PLAN, THAT WOULD CHANGE: THIS FAMILY WOULD GET A \$3,750 HEALTH CARE CREDIT -- PAYABLE TO THE HEALTH CARE INSURER OF THEIR CHOICE. /

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.

//

ALL TOLD, MY PLAN WILL BRING HEALTH CARE COVERAGE TO ALMOST 30 MILLION UNINSURED AMERICANS -- AND NEW HELP TO NEARLY 95 MILLION AMERICANS STRUGGLING TO MEET HEALTH CARE'S RUNAWAY COSTS.

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 WHAT THEY CALL "PRE-EXISTING MEDICAL CONDITIONS," CHANGING JOBS WILL COST YOU AND YOUR FAMILY YOUR HEALTH INSURANCE.

MY PLAN CUTS RUNAWAY COSTS BY MAKING THE SYSTEM MORE EFFICIENT. THE KEY IS SOMETHING WE CALL HEALTH INSURANCE NETWORKS -- POOLING 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.

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.

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.

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. // YOU SHOULDN'T HAVE TO PAY A LAWYER WHEN YOU GO TO THE DOCTOR. //

WHEN 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 -- AND 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. 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. //

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 -- WITH TWO CRUMMY OPTIONS: CUT WORKERS' WAGES TO PAY FOR MANDATED HEALTH CARE. OR FIRE SOME WORKERS AND USE THE SAVINGS TO COVER THE REST. //

ACCORDING TO AN INDEPENDENT URBAN INSTITUTE STUDY, THE "PAY" PART OF THIS PLAN IS NO PLAYGROUND. IT WILL REQUIRE AT LEAST A 7 PERCENT PAYROLL TAX THAT WILL COST THIS COUNTRY 700,000 JOBS. FOR AN EMPLOYEE EARNING \$24,000 DOLLARS A YEAR -- THAT PAYROLL TAX WOULD MEAN \$1,700 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'S AN OPEN INVITATION FOR 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.

RIGHT NOW, THE COST OF HEALTH CARE EATS UP 13 PERCENT OF ALL THE GOODS AND SERVICES WE PRODUCE. DO YOU REALLY WANT TO TURN ANOTHER HUGE CHUNK OF OUR ECONOMY OVER TO THE GOVERNMENT? WE CAN'T AFFORD TO SADDLE OURSELVES WITH A HEALTH CARE "CURE" THAT'S WORSE THAN THE DISEASE. ESPECIALLY WHEN WE HAVE A BETTER ALTERNATIVE. //

NOW YOU CAN SEE WHY I BELIEVE HEALTH CARE IS GOING TO BE A REPUBLICAN ISSUE THIS YEAR. / MY OPPONENT JUST ISN'T UP TO THE MARK ON HEALTH CARE. A MAJOR NEWSPAPER, THE NEW YORK TIMES, DESCRIBED BILL CLINTON'S ATTENTION TO HEALTH CARE ISSUES AS -- AND I QUOTE -- "OCCASIONAL."

AND IT'S NO SURPRISE WHY: AFTER HAVING GOVERNOR CLINTON FOR 12 YEARS, ONE IN FOUR ARKANSANS DON'T EVEN HAVE HEALTH INSURANCE!

BILL CLINTON HAS PROMISED HE'LL DO FOR AMERICA WHAT HE'S DONE FOR ARKANSAS. MY QUESTION IS: WHY WOULD WE LET HIM? //

McGroarty/Walters
September 2, 1992
4:00 p.m.
[health]

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

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

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

[[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. //]]

And after x-thousand Meals Ready to Eat, we may just airlift Gretel's cake to Miami to take care of desert. //

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

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. //

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 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 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 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. //

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.

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. //

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. //

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." 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: 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 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 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.

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 \$10,000 -- 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. //

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 small businesses that too often can't afford to offer health insurance to their workers, or worry that one worker's illness or accident could drive everyone's health insurance through the roof.

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

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.

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, 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 xx 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.

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. //

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 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.

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McGroarty/Walters
September 2, 1992
4:00 p.m.
[health]

PRESIDENTIAL REMARKS: HEALTH CARE
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SEPTEMBER 5, 1992
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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.

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. //

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. //

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." 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: 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 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 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.

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 \$10,000 -- 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. //

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 small businesses that too often can't afford to offer health insurance to their workers, or worry that one worker's illness or accident could drive everyone's health insurance through the roof.

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

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.

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, 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 xx 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.

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. //

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 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.

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