Remarks on Health Insurance Reform
May 10, 2013

Thank you so much, everybody, and welcome to the White House. I want to thank Carol for the wonderful introduction.

And let me just start off with a public service announcement to dads, partners, kids of America—[*laughter*]—Sunday is Mother's Day. [*Laughter*] You should not forget. [*Laughter*] You can't go wrong with flowers, a homemade card, giving some mom—giving mom some relief, some quiet time. That is appreciated. [*Laughter*]

So it's a day when we put moms first. And I still remember one time I said to Michelle—this is back when we had just gotten married, and I think Malia had just been born, and we were fussing around Mother's Day, and I said, but you know, how come we do so much stuff on Mother's Day? She says, because every other day is Man's Day. [*Laughter*] So this is, like, one day. And there was, as usual, profound insight in Michelle's remarks, because moms so often put themselves last. So often they put everything else before themselves.

And that's particularly true when it comes to things like health care. Moms take care of us.

[*At this point, a baby in the audience cried.*]

Yes, see? [*Laughter*] Case in point. Sick kids, aging parents, grumpy husbands. And I know there are lots of moms out there who often go without the care that they need or the checkups they know they should get, because they're worrying that copay that has to go to gas or groceries or the new soccer uniform instead. Or worse, they know the unfairness of being charged more for their health care just because they're a woman or the stress of trying to manage a family budget when health care costs are impinging on it or trying to insure a sick child only to be told no over and over again.

So we decided that needed to change. In a country as wealthy as this one, there was no reason why a family's security should be determined by the chance of an illness or an accident. We decided to do something about it.

Thanks to the women in this room and people all across the country, we worked really hard, and it's now been more than 3 years since Congress passed the Affordable Care Act and I signed it into law. It's been nearly a year since the Supreme Court upheld the law under the Constitution. And by the way, 6 months ago, the American people went to the polls and decided to keep going in this direction. So the law is here to stay.

And those of us who believe that every American deserves access to quality, affordable health care have an obligation to now make sure that full implementation moves forward the way it needs to.

Basically, there are two main things that the American people need to know about this law and what it means. First, if you're one of the nearly 85 percent of Americans who already have health insurance—whether it's through your employer or Medicare or Medicaid—you don't have to do a thing. This law already provides you with a wide array of new benefits, tough new consumer protections, stronger cost control measures than existed before the law passed. And those things are already in place; you're benefiting from them, you just may not know it: making sure that insurers can't take advantage of you; making sure that your child can stay on your health insurance until they're 27 years old. So a lot of those provisions are already in place providing help and assistance to people all across the country.

Now, second, if you're one of the tens of millions who don't have health insurance, beginning this fall, you'll finally be able to compare and buy quality, affordable private plans that work for you. So that's what you need to know. If you've already got health insurance, this has just enhanced it. And if you don't, you're going to be able to get it.

For 3 years now, this law has provided real and tangible benefits to millions of Americans. Women, in particular, now have more control over their own care than ever before. And I'm pleased to be joined today by many women who wrote in to tell us what the Affordable Care Act means to them.

Carol Metcalf told us: "My oldest child is 22, recent college grad, a traumatic brain injury survivor, with a rare genetic lung disease. Without the Affordable Care Act, he would have been removed from our family health insurance policy this year. And his health is excellent, but the cost of maintenance is overwhelming. And given his history, he would be virtually uninsurable under the old set of rules. Instead of contemplating law school, all of his resources would have been channeled into somehow, somewhere, finding health insurance." That's what Carol wrote.

So Carol and her son Justin are why the Affordable Care Act lets young people stay on their parent's plan until they turn 26. And today, as she put it, "now Justin's future is governed by what he wants to achieve, not what health insurance mandates." And by the way, Justin is here, fine-looking young man right here. Sunday is Mother's Day. [*Laughter*]

Justin Metcalf. Yes.

The President. Just wanted to make sure you remembered that.

Alycia is the mother of Avey, who is a beautiful, sweet, 3-year-old girl who also happens to have leukemia. Imagine what that's like for a parent. While you're just figuring out how to take care of a baby, you've got to figure out how you're going to pay for expensive treatment that could save your baby's life.

Any parent knows that there is nothing we won't do to take care of our kids. And it's nice to have somebody getting your back. And that's why the Affordable Care Act made it illegal for bad actors in the insurance industry to discriminate against kids like Avey. And today, Avey is doing just great. She was here just a second ago. Where is she? There's Avey. Hey, sweetie! So Alycia wrote in, she said: "The health care law is about people like me. It's Alyciacare." [*Laughter*]

And because of Alyciacare—the Affordable Care Act—insurance companies can no longer impose lifetime limits on the amount of care you receive or drop your coverage if you get sick or discriminate against children with preexisting conditions. And women now have access to free preventive care like checkups and mammograms and cancer screenings so you can catch preventable illness on the front end. And that provision has already helped more than 70 million Americans with private insurance. That's already happening. A lot of people don't know it, but you've got those protections.

Because of the Affordable Care Act, young adults under the age of 26, as we talked about, are able to stay on their parent's health insurance plan, and that's already helping more than 6 million young adults.

Because of the Affordable Care Act, seniors on Medicare receive free checkups and preventive care with no copay or deductible and get a discount on their prescription drugs. That has already saved over 6 million seniors more than $700 each. That's already been happening. Seniors may not know that they've been getting $600 discounts, but it's there.

Because of the Affordable Care Act, insurers now have to justify double-digit rate increases publicly, for everybody to see. And most States have new authority—thanks to incentives under this law—to reject unjustifiable rate increases. Insurers are now required to spend at least 80 percent of the money you pay in premiums on actual health care, not on profits, not on overhead, but on you. And if they fail to meet that target, they actually have to reimburse you, either with a rebate or lower premiums. Millions of Americans discovered this last year. They opened an envelope from their insurance company that wasn't a bill, it was a check. That's already happened. A lot of people don't know it, but that's what's—that's what the Affordable Care Act is all about.

Beginning this week, as part of the law's price transparency tools, we made public the prices that different hospitals charge you for most common services so you can see if you're getting what you pay for. And soon, bad actors in the insurance industry will never again be able to discriminate you—discriminate against you just because you've gotten sick in the past. [*Applause*] They can't discriminate against you because you've got a preexisting condition. And by the way, they can't charge you more just for being a woman. Pregnancy will no longer be considered a preexisting condition.

And finally, beginning this fall, if you're one of the millions of Americans who don't have health insurance, you'll finally have the chance to buy quality, affordable care just like everybody else.

So here's how this is going to work. We're setting up a new online marketplace, where beginning October 1, you can go online or talk to organizations in every State that are going to have this set up, and you can then comparison shop an array of private health insurance plans. You can look at them side by side, just like you'd go online and compare cars. And because you'll now be part of a new pool of millions of other Americans—part of this exchange—insurance companies will actually want to compete for your business the same way they compete for the business of a big company with a lot of employees.

So once these marketplaces are up and running, no one can be turned away from private insurance plans. Period. If you're sick, you'll finally have the same chance to buy quality, affordable health care as everybody else. If you can't afford to buy private insurance, if it's still too expensive—even though you're getting much better prices through these exchanges than you would in the individual market, going out there by yourself, or if you work for just a small company that doesn't have a lot of leverage with insurance companies, you're going to have a better deal through these exchanges—but if you still can't afford it, then you're going to get help reducing your out-of-pocket premiums with the largest health care tax cut for working families and small businesses in our history. All right?

So what does all this mean? It means that if you lose your job or you change your job or you start that new business, you'll still be able to purchase quality, affordable health care that's yours, and you'll have the security and peace of mind that comes with it. If you're a young person expecting to try many different jobs and careers until you find one that suits you, you'll be able to buy insurance that goes with you, travels with you, that gives you the freedom to pursue whatever you want without the fear that illness or accident somehow derails your dreams.

So there's a lot that this law is already doing for Americans with insurance, and there is a lot more that is going to happen for folks who don't have insurance. But we've still got a lot of work to do in the coming months to make sure more Americans can buy affordable coverage. And with something as personal as health care, I realize there are people who are anxious, people who are nervous, making sure that we get this done right.

So I'm here to tell you, I am 110 percent committed to getting it done right. It's not an easy undertaking, but if it were easy, it would have already been done long time ago. Undoubtedly, there will be some mistakes and hiccups as the thing gets started up, but we're learning already from them. For example, when the prototype of the application to join the marketplace came in at 21 pages—the initial, first cut at it—we said, you know what, we can do better than that. It's now three pages long. Three pages. By the way, the industry standard is actually about 17 pages. So three pages is good. [*Laughter*] That's a lot shorter than the application you generally have to fill out now for private insurance.

But this is going to be a lot of work. And obviously, there is still a lot of political bickering over this law. The same folks who fought tooth and nail 4 years ago and tried to make political hay out of Obamacare, they're still telling tall tales about its impact. Some small businesses are being told their costs are going to go up, even though they're exempted from the law or they actually stand to benefit from it. And whenever insurance premiums go up, you're being told it's because of Obamacare, even though there's no evidence that that's the case. So right now there are a whole bunch of folks out there, their insurance company decided to jack up rates, and they're automatically assuming, well, somehow the law had something to do with it. No, that had to do with an insurance company—a decision the insurance company made. In some cases, employers may be shifting more costs onto employees because they think that will help their bottom line. Now, it's convenient to somehow say, well, it must be the new law. It's not the case.

So precisely because there're been so much misinformation, sometimes, people may not have a sense of what the law actually does. And that misinformation will continue, at least through the next election day.

But what all the people on this stage understand is this is too important for political games. Most moms and dads don't think about politics when their kid gets sick. They're thinking about doing whatever it takes to make sure that child is well. This is an issue of personal security. This is personal to Carol and Alycia and anybody who's ever known the injustice and anxiety of a broken health care system. That's what this is about. That's why we fought so hard to make this happen. And that's why we're determined to get it done right.

And we're going to need everybody out there to make sure—get the right information. Don't just read a blog—[*laughter*]—or some commentary from some pundit that has a political agenda. Make sure you know what the actual facts are, because you stand to benefit if you're not already benefiting from this thing. Don't let people confuse you. Don't let them run the okeydoke on you. [*Laughter*] Don't be bamboozled. [*Laughter*]

Now, there's one more person I want to mention here today, somebody who I've spoken of several times over the past few years. When I first received a letter from Natoma Canfield, she was a self-employed cancer survivor from Ohio; she'd always done the responsible thing by buying her own insurance on the private market, even though it was very expensive.

A few years ago, her insurance company charged her over $6,000 in premiums, paid for only $900 worth of care, told her they'd jack up her rates another 40 percent anyway, even though she'd been cancer-free for more than a decade. Despite her desire to keep her health insurance—despite her fears that she would get sick again—she finally just had to surrender her coverage, couldn't afford it, hung her fortunes on chance. And just a few weeks later, she fell ill and was diagnosed with leukemia, just days before health care reform became a reality.

And I kept Natoma's story with me as we fought to pass this law, and I hung her letter on one of my walls in the Oval Office. And while she couldn't be there the day I signed the Affordable Care Act into law, Natoma is here today. And because of this law—here's Natoma right here. Give her a big round of applause. Because of this law, there are millions of other Americans—moms and dads and daughters and sons—who no longer have to hang their fortunes on chance.

Because we are not going to inflict that hardship on the American people again. The United States of America does not sentence its people to suffering just because they don't make enough to buy insurance on the private market, just because their work doesn't provide health insurance, just because they fall sick or suffer an accident—that could happen to anybody. And regular access to a doctor or medicine or preventive care, that's not some earned privilege, it is a right.

So I understand the politics of this stuff sometimes, but there are times where I just want people to step back and say, are you really prepared to say that 30 million Americans out here shouldn't have health insurance? Are you really prepared to say that's not a worthy goal? Because of politics?

That's why we're going to keep fighting with everything we've got to secure that right, to make sure that every American gets the care that they need when they need it at a price that they can afford. That's what our families deserve. That's what the vast majority of Americans believe in. That's what we're going to make sure that we deliver. And we're going to do it with your help.

Thank you very much, everybody. God bless you. Thank you.

NOTE: The President spoke at 2:49 p.m. in the East Room at the White House. In his remarks, he referred to Herndon, VA, resident Carol Metcalf; Towson, MD, resident Alycia Steinberg; and Medina, OH, resident Natoma Canfield.

Categories: Addresses and Remarks : Health insurance reform.

Locations: Washington, DC.

Names: Canfield, Natoma; Metcalf, Carol; Metcalf, Justin; Obama, Malia; Obama, Michelle; Steinberg, Alycia; Steinberg, Avey.

Subjects: Civil rights : Women's rights and gender equality; Health and medical care : Cost control reforms; Health and medical care : Employer-based health insurance coverage; Health and medical care : Health insurance exchange; Health and medical care : Health insurance reforms; Health and medical care : Health insurance, protection of coverage; Health and medical care : Insurance coverage and access to providers; Health and medical care : Medicare and Medicaid; Health and medical care : Patient Protection and Affordable Care Act; Health and medical care : Preventive care and public health programs; Health and medical care : Seniors, prescription drug benefits; Health and medical care : Women's health issues; Health and medical care : Young adults :: Insurance coverage s dependents, age limit extension; Holidays and special observances : Mother's Day.

DCPD Number: DCPD201300319.