

Remarks at the Organizing for Action Obamacare Summit

November 4, 2013

Hello, everybody! Hey! Thank you, everybody. Have a seat, have a seat. [Applause] Hey! It is good to see you. And thank you to—give Leslie a big round of applause for the wonderful introduction. Leslie is an example of folks on the ground who are just working day in, day out, through rain and—I guess no snow in Florida, but—[laughter]—rain or hot sun. But it's just a real honor to have somebody like Leslie introduce me, because that's what not only our health reform effort is all about, but that's what our politics is all about. She's just a great example, as are all of you.

I want to thank two leaders who have been working really hard to do the same on behalf of people that they serve. First of all, Governor Deval Patrick in Massachusetts, who we love. And Congressman Eliot Engel, who's been doing outstanding work. Give Eliot a big round of applause.

And I am proud to be with all of you. Some of your groups who are represented here have made access to affordable health care your mission. That's what you do. You've been organizing, even before I was President, because you understood how important it was. Some of you have made this the cause of your lives. So today I'm here to simply say thank you. We could not have passed this law without you, and we're not going to be able to get the job done without you.

It was 5 years ago today that I had the honor of being elected President. Some of you remember, I had no gray hair—[laughter]—and Malia came up to here—[laughter]—and Sasha was about here. And across so many fronts, we've made just incredible progress. In other areas, we've still got more work to do. But there's not a day that goes by that I am not incredibly humbled by this extraordinary privilege to be able to serve the American people.

And it fills me with resolve—every time I meet folks like you each and every day, it fills me with resolve—to make sure that every minute, every hour of every day that I'm in this office, I am working hard to make sure that your lives and your children's lives and grandchildren's lives are just a little bit better.

Audience member. Thank you! [Applause]

The President. And during the campaign, I made you a promise. I promised that by the end of my first term, I would have passed health care reform into law. I would have signed that bill. And thanks to your help, we did that. We got it done.

Now, let's face it, a lot of us didn't realize that passing the law was the easy part. [Laughter] But there's been so much noise and so much misinformation and this incredible organized effort to block the notion that everybody should have affordable health care in this country that I think it's important for us to step back and take a look at what's already been accomplished, because a lot of times, it doesn't make news. Controversies make news, but what's happened quietly across the country over the last 3 years hasn't got a lot of attention. In fact, a lot of the people who are benefiting don't even know it.

Because of you, the insurance market now has the strongest consumer protections that this country has ever known: no more discriminating against kids with preexisting conditions,

no more dropping your policy when you get sick, no more lifetime limits on the care that you can receive. All of that and more is part of a new patient's bill of rights that's smack dab in the middle of the Affordable Care Act, and it's helping people right now.

Because of you, there are 3 million young adults under the age of 26 that are getting coverage by staying on their parent's plan right now, including Leslie's son. That happened because of you. Because of you, millions of seniors on Medicare have saved hundreds of dollars on their prescription medicine. It's already happened. They may not be aware of it, but that's already taking place. They're saving money because of the work that you did.

More than a hundred million Americans have gotten free preventive care like mammograms and contraceptive care with no copays. That's all part of the law. Because of you, millions of Americans will soon know the security of health care, in some cases for the first time, in States where Governors have chosen to expand Medicaid under the Affordable Care Act. Arkansas has covered almost 14 percent of its uninsured already. Think about that: Fourteen percent of the uninsured in Arkansas are already covered just because of the work that you did. Oregon has covered 10 percent of its uninsured already. *[Applause]* Got some Oregon folks in the house. *[Laughter]*

The—and what's been encouraging is, you've got some conservative Republican Governors who, in some cases, have put aside politics to do the same. They've recognized, this is too good a deal for the people of our State for us to pass up even if it's not convenient politics for us. And I'm proud of them for doing that. And I hope more will too. Because nobody deserves to be denied health care because of politics.

And because of you, the Affordable Care Act created new marketplaces where Americans without health care and Americans who buy it on their own can shop and buy quality private insurance plans. Insurers in the marketplace can no longer use your medical history to charge you more. If you've got a preexisting condition, they've got to take you. Folks who've been sick have finally the same chance to buy quality, affordable health care as everybody else. And that's happening because of you.

A lot of folks are going to qualify for new tax credits that will immediately bring down the price even further. For a young person who's trying several jobs until they find that one that sticks, that means they're going to be able to buy insurance that gives them the freedom to pursue the careers that they want without fear that an illness or an accident will derail their dreams.

And most of the young people in this country who don't have health insurance currently, they're going to be able to get it for less than their cell phone bill, less than their cable bill. That's happening because of you.

So it's important sometimes to just step back and say, all that stuff is already happening. A lot of it got underreported, kind of crept up on people. And as we move forward, you've got to keep that in mind.

Now, there have been some tough parts, let's face it. The truth of the matter is, is that while ultimately, healthcare.gov, the web site, is going to be the easiest place to shop for and buy these new plans—and it's getting faster and more stable—it's not where it needs to be yet. I'm not happy about it, as you might imagine. *[Laughter]* I'm not happy about it, because I know that people need health care and this is the right place to get it.

I know you're not happy about it because as long as the web site is not working the way it should, it makes it harder for you to help them get covered. And that's unacceptable, and I'm taking responsibility to make sure that it gets fixed. And it will be fixed. We're working overtime to get it fixed.

But in the meantime, as you go back to your home States, I just want to remind everybody that they can still apply for coverage by phone, by mail, in person. There was a time when the Internet didn't exist. *[Laughter]* It wasn't that long ago. A lot of programs like Medicaid still don't operate electronically. And so there are ways for us to still work to make sure that people are getting the opportunity to buy affordable, quality health care.

And remember, we're only 1 month into a 6-month open enrollment period. Everybody who wants to get insurance through the marketplace, they'll be able to get it. It's not as if this is a 1-day sale or something. *[Laughter]* Right? So we've just got to keep on working.

Now, the other news that people have focused on lately has to do with notices that some Americans have gotten from their insurance companies suggesting that, because of the Affordable Care Act, they may be losing the plan that they bought. Now, while virtually every insurer is offering new, better plans and competing for these folks' business, I realize that can be scary for people if they just get some notice like that. So we've got to make sure that we're getting them the right information.

Remember that one of the reasons that we took up health care reform was not just to help the uninsured, but also the underinsured or the badly insured. People forget how unfair and unaffordable the status quo has been for millions of Americans, millions of hard-working families who live in constant fear that just one illness or accident could cost them their home or their life savings. Sometimes, by the way, they don't know how vulnerable they are because when you look at the fine print, it turns out that a whole bunch of things that people think are covered aren't covered. We know because we heard the stories of people saying, I'd been paying premiums all these years, and suddenly, I found out that I've got all these out-of-pocket expenses that I can't afford, and I'm going broke. That's part of what health care reform was about. We did this to put an end to the days when the individual market had almost no standards, when every year thousands of Americans would be dropped from their coverage.

People are acting like this is some new phenomenon. Every year, there was churn in this individual market. The average increase was double digits on premiums in this same market, with or without affordable—the Affordable Care Act. People were getting oftentimes a very bad deal. And as a consequence, what you had is Americans who'd be dropped from coverage, exposed to massive double-digit premium increases, or most frequently, they'd just be denied access altogether because of some preexisting condition.

Now, if you have or had one of these plans before the Affordable Care Act came into law and you really like that plan, what we said was, you could keep it if it hasn't changed since the law was passed. So we wrote into the Affordable Care Act, you're grandfathered in on that plan.

But if the insurance company changes it, then what we're saying is, they've got to change it to a higher standard. They've got to make it better. They've got to improve the quality of the plan that they're selling. That's part of the promise that we made too. That's why we went out of our way to make sure that the law allowed for grandfathering, but if we had allowed these old plans to be downgraded or sold to new enrollees once the law had already passed, then we

would have broken an even more important promise: making sure that Americans gain access to health care that doesn't leave them one illness away from financial ruin.

So the bottom line is, is that we are making the insurance market better for everybody. And that's the right thing to do. That is the right thing to do.

So today, that promise means that every plan in the marketplace has to cover a core set of minimum benefits, like maternity care and preventive care, mental health care, prescription drug benefits, hospitalization. Preexisting conditions like allergies or heartburn—[laughter]—can't be an excuse for you being charged more. Being a woman can't be used as an excuse to be charged more.

Which means if you couldn't afford coverage before for a child with asthma, well, now he's covered. If you're one of the one in five Americans with a mental illness, you're covered. If you're a young couple that's expecting a baby, congratulations. [Laughter] And by the way, you're covered. [Laughter]

So we should encourage any American who gets one of these letters to shop around in the new marketplace. Now, I recognize that as—while the web site isn't working as fast as it needs to, that makes it tougher and that makes it scarier for folks. We want them immediately to get the information that they need, to understand they've got more competition and more options.

Now, insurers are offering these new options, and they don't just want to keep their current policyholders, they want to cover the uninsured too. And because of the competition between insurers and the new health care tax credits, most people will be able to buy better plans for the same price or even cheaper than what they've gotten before.

Now, some Americans with higher incomes will pay more on the front end for better insurance with better benefits and better protections that could eventually help them a lot, even if right now they'd rather be paying less. But nobody is going to lose their right to health insurance coverage. Nobody can be dropped altogether. Those days are over. They're not coming back. That happened because of the work that you did.

So the—[applause]. Look, here's the bottom line. I don't need to tell any of you because you've been on the frontlines on this. Change isn't easy, period. Change in this area is especially hard because it touches on everybody. Everybody's lives are impacted and it's a very personal issue. And when you're undertaking something this big, this important, like health care reform, we knew we were going to get resistance. Maybe not—[laughter]—to the same degree as we've gotten. But there's a reason why this hasn't gotten done before.

And by the way, there's a reason why the opponents of this law throughout have never been able to actually offer a better alternative. Right? Initially, they said they would. [Laughter] But they didn't, because they understand that it's hard. But when the unexpected happens, when the unanticipated happens, we're just going to work on it, and we're going to fix things that aren't working the way they should be. We're going to smooth this thing out, and we're just going to keep on going. We are going to keep on going because it is too important to too many people, not just in this generation, but in future generations. And we've got to make sure that we stay on track to make this work.

So I don't want any of you to ever lose sight of why we got involved in this thing in the first place. We did it for every mother who was desperate because of a child with a preexisting condition. We did it for every hard-working American who was forced to give up their insurance and hang his or her fortunes on chance. We did it for the same reason that Leslie

did: because of our own experiences or heartbreak under a broken health care system. We decided we need to build something better, no matter how hard it is.

And here's the thing: Every day, there are new stories to tell. I hear them every single day. And I know you do too; when you help folks enroll for new plans; when you help small-business owners cover their workers for the first time; when you help a young woman get the coverage that she deserves.

A couple weeks ago, I got a letter from Jeffrey Huff, Lexington, Kentucky. Currently, Jeffrey and his girlfriend pay \$1,500 a month to cover their family of six. Once the marketplaces opened, his girlfriend went online, enrolled in a new plan that will cut their monthly cost by more than half, drop their deductible from \$3,000 to \$500.

So he told me in his letter that it "breathed life back into our family. We can't wait until January 1." He said if he could give one message to the American people, it's this: "It works. Obamacare is working for people."

Now, stories—let's face it, stories like Jeffrey's may not get all the media attention, but they're why we did this. They're what we're fighting for. And I know you hear them too. So I'm asking all of you to go out there and share these stories far and wide. Because it's nothing new to have a bunch of folks spreading fear and misinformation and confusion and cynicism about this law; we've been facing that for 4 years. We're used to that.

What's new is that today, there are Americans with health care for the very first time. Today, there are Americans whose lives have been saved by preventive care that they wouldn't have gotten before. Today, there are Americans who can breathe easy again, free from the crushing fear that an illness or accident means they lose everything. So the rhetoric of reform is becoming the reality of reform. And we're not going back.

So just remember this: I have run my last political campaign, but I'll tell you what, we've—I've got one more campaign in me: the campaign to make sure that this law works for every single person in America. And I'm asking for your help. I need your help to implement this law. I need your help to educate folks about this law. I—you need to keep knocking on doors and making phone calls and traveling all across your States.

For over a century, folks have argued that in this country, the security of affordable health care is a privilege. It's not a privilege, it is a right. We are making that right a reality, but we've got to make sure that all of you stay on it, and you're going to have me every step of the way.

God bless you, everybody. God bless America.

NOTE: The President spoke at 5:58 p.m. at the St. Regis Washington, D.C. hotel. In his remarks, he referred to Leslie Sheffield, volunteer, Organizing for Action, and her son Andy.

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