

Administration of Barack Obama, 2013

Remarks at the Affordable Care Act Youth Summit

December 4, 2013

Hey! Hello, everybody. Hello, hello. Good to see you. Everybody, sit down. Good afternoon. Welcome to the White House. This is a little bit of a rowdy bunch. *[Laughter]*

The—well, it is wonderful to be with all of you, and I couldn't be more appreciative of all the stuff that you guys are doing all across the country in your communities, in your organizations. There was a time when I was a young invincible. *[Laughter]* After 5 years in this office, people don't call me that anymore. *[Laughter]*

But I just wanted to drop by and say thank you for everything that you've done and will do to spread the word about the Affordable Care Act and what it means for young people. About a year ago, I got a letter from a woman in her twenties; she had just graduated from law school. And she wrote: "Thank you for making health care reform a priority. If you hadn't, you probably would have fewer gray hairs right now." *[Laughter]* That's a good point. But her story is a reminder that the law was worth a few gray hairs, because she was one of the 3.1 million young people that this law helped to cover because they could join their parent's plan. And that means that when she was diagnosed with a potentially deadly autoimmune disorder, she got the care she needed: medications, blood transfusions, ultimately lifesaving surgery.

She was able to stay in school, graduate first in her class, find a job in her field. And in the letter she wrote: "I'm grateful because the Affordable Care Act saved my life. It saved my family from bankruptcy, and it gave me a future." So that's what this law is about: health care that's there for you when you need it, financial protection for you and your family if you get sick, the security of knowing that an illness or an accident is not going to completely derail your dreams.

And there are a lot of benefits that are especially important to young people. Insurance companies now have to provide free preventive care that will help you stay healthy. They'll have to provide contraceptive care for women at no extra cost. If you wanted to take a chance and start your own business or try multiple careers like many young people do—particularly in this economy—before you settle down, you're not going to have to wonder whether or not you can do that because you're worried about coverage. When you do settle down and start a family, maternal care will be covered. If you're a woman, you won't be charged twice as much as men because you're the one carrying the baby.

So this law is already making a difference for millions of young people, and it's about to help millions more. About half a million people across the country already are poised to gain coverage on January 1, some for the very first time. One recent article reported that a surprisingly large number of young people are signing up. And there's a good reason for that: The law works. Most young people without insurance can now get covered for under a hundred bucks a month.

Now, I am not allowed, for security reasons, to have an iPhone. *[Laughter]* I don't know what your bills are. I have noticed that Sasha and Malia seem to spend a lot of time on it. *[Laughter]* My suspicion is that for a lot of you, between your cable bill, your phone bill, you're spending more than a hundred bucks a month. The idea that you wouldn't want to make sure

that you've got the health security and financial security that comes with health insurance for less than that price, you guys are smarter than that. And most young people are as well.

The product is good. It's affordable. People want financial stability of health insurance. We're going to keep working through any glitches, problems that may come up. Obviously, the website, when it was first launched, wasn't in tiptop shape, to say the least. But we have been, 24/7, going at it. And now, for the vast majority of users, it's working. And there will be other things that come up during the course of the next several months, because you're starting off a new program that has an impact on one-sixth of the economy. This is a "big deal," to quote Joe Biden. And so—[laughter].

But we're just going to keep on working on it and improving it and refining it. And if we see a problem, we're going to fix it. But we're not repealing it—not as long as I'm President—particularly because the folks who are criticizing it don't seem to have any ideas in terms of how to reduce costs, ensure millions of people get coverage for the first time, make sure that insurance is more secure. Those are things that the law is already doing.

And we're going to have to just make sure that people know about it. And that's why I'm here, because I need your help. That's why you're here, because you know I need your help. Believe it or not, there are actually organizations that are out there working to convince young people not to get insurance.

Now, think about that. That's a really bizarre way to spend your money, to try to convince people not to get health insurance, not to get free preventive care, not to make sure that they're able to survive an accident or an illness. If I had that much money, I wouldn't be spending it that way. And some of these ad campaigns are backed by well-funded special interest groups. I assume they've got great health care.

And just remember and remind your friends and your peers: Imagine what happens if you get sick, what happens with the massive bills. I—the people who are running those ads, they're not going to pay for your illness. You're going to pay for it, or your family is going to pay for it. And that's hard to imagine.

Look, I do remember what it's like being 27 or 28, and aside from the occasional basketball injury, most of the time I kind of felt like I had nothing to worry about. Of course, that's what most people think until they have something to worry about. But at that point, oftentimes it's too late. And sometimes in this debate, what we've heard are people saying, well, I don't need this, I don't want this. What's—why are you impinging on my freedom to do whatever I want?

And part of what I say to folks when they tell me that is, if you get sick and you get to the hospital and you don't have any coverage, then somebody else is also going to be paying for it. It may be your family that can't afford it, or it may be everybody else who does have health insurance and is acting responsibly and is essentially subsidizing for your care. And that's not what I think most young people want. They want to be independent, and this is part of feeling and being, financially and from a health perspective, secure.

So I'm going to need you all to spread the word about how the Affordable Care Act really works, what its benefits are, what its protections are, and most importantly, how people can sign up. I know people call this law Obamacare. And that's okay—[laughter]—because I do care, and—[laughter]—I do. I care about you. I care about families. I care about Americans.

But no matter how much I care, the truth is, is that for your friends and your family, the most important source of information is not going to be me, it's going to be you. They are going to trust you. If you're taking them on a website, walking them through it, saying, look at the price you're able to get, look at the benefits you're able to get, that's what's going to be making a difference.

So if you're a student body president, set up a conference on campus. If you work at a nonprofit, open your doors and use your e-mail list to help people learn the facts. If you've got a radio show, spread the word on air. If you're a bartender, have a happy hour—[laughter]—and also probably get health insurance, because a lot of bartenders don't have it. Post something on your Facebook or Instagram. You can tweet using the hashtag #getcovered. But do whatever it takes to make sure people have the information they need to make the decision that's right for them.

If you're in a State that has its own State exchange, they're probably doing a lot of activities, and you should plug into those as well. If you're in a State that so far has not decided to set up a State exchange, then obviously, we can make sure that you have all the information you need to succeed. But the bottom line is I'm going to need you, and the country needs you. And a lot of your friends and peers, they may not know that they need you, but if something happens somewhere down the road where they really need to get to a hospital or a doctor, the fact that you have talked to them and gotten them involved is going to make all the difference in the world.

And finally, let me just make a broader point to all the young people here. This whole exercise obviously has huge implications for this country's future, because if we can start bringing down health care costs, make sure people are covered, give people financial security, that's good for the economy, it's good for businesses, it's good for the Federal budget.

But I hope you haven't been discouraged by how hard it's been, because stuff that's worth it's always hard. The Civil Rights Movement was hard. Getting women the right to vote, that was hard. Making sure that workers had the right to organize, that was hard. It's never been easy for us to change how we do business in this country and particularly to address needs that a lot of people aren't worried about on a day-to-day, constant basis, but then suddenly are desperately worried about it when a mishap happens.

So this has been the case for Social Security, for Medicare, for all the great social progress that we've made in this country. And I wanted to say all that just because my hope is not only that you work hard to help folks get signed up today and tomorrow and next week, but I look around the room and I see a lot of leaders who are going to be leading the charge well into the future on a whole range of issues. Don't get discouraged. Be persistent. You may get a few gray hairs as a consequence—[laughter]—but I think at the end of the day you'll think it's worth it. All right?

Thank you, guys. See you.

NOTE: The President spoke at 2:10 p.m. in the South Court Auditorium of the Dwight D. Eisenhower Executive Office Building.

Categories: Addresses and Remarks : Affordable Care Act Youth Summit.

Locations: Washington, DC.

Names: Biden, Joseph R., Jr.; Obama, Malia; Obama, Natasha "Sasha".

Subjects: Economy, national : Strengthening efforts; Health and medical care : Affordability and costs; Health and medical care : Contraception and family planning; Health and medical care : Health insurance exchanges; Health and medical care : Health insurance reforms; 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 : Women's health; Health and medical care : Young adults :: Insurance coverage as dependents, age limit extension; Health and medical care : Young adults :: Low-cost insurance coverage; Social Security and retirement : Social Security program; White House Office : Vice President.

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