

the final status of the territories. He does not believe references which could prejudice the outcome of these negotiations are helpful. The

parties alone must make the decisions necessary to realize the promise of peace.

The President's Radio Address

March 19, 1994

Good morning. Last week I saw American democracy at its best at an old-fashioned town-hall meeting in Nashua, New Hampshire. We were in the Elm Street Junior High School, and people were asking me questions about all kinds of issues but most of them about health care reform. And then when the town meeting was over, a woman came up to me and showed me why it's so important for so many Americans that we fix what's wrong with our health insurance system. She gave me a photograph of her 7-year-old son whom she loves very much. She told me he's had serious health problems, and now she's afraid that he'll never be able to get any health insurance because he has what insurance companies call a preexisting condition.

Everywhere I go, families come up and tell me we're got to do something about health care, and they're right. Here are the facts: Even if you have health insurance today, you can lose it tomorrow. The terrible truth is that 2 million Americans a month lose their health insurance, 58 million Americans find themselves without insurance at some point during the year, and about 100,000 Americans a month lose their health insurance for good.

The fine print in your insurance policy can cost you your coverage. Eighty-one million Americans have those preexisting conditions, just like the little boy in Nashua, that insurance companies can use to raise rates or deny coverage and that as a practical matter prevent many, many people from changing jobs because they know they'll lose their coverage. And three out of four insurance policies—that covers 133 million Americans—have lifetime limits that cut off your benefits when you need them most. In other words, chances are your insurance plan is great unless you get really sick.

Too many of you who do have insurance are paying more, getting less; your choices are more limited every year; your worries are increased, worries about losing the right to choose your

doctor, increasing copays and deductibles, or losing insurance altogether. If we don't do something, we face a future of less choice, lower quality care, and larger bills. That's why we've got to build on what works and fix what's wrong with our health care system. And when you come down to it, America faces three choices: Government insurance for everybody, no guarantee of coverage for anybody, or guaranteed private insurance for everybody.

Everywhere I go people tell me they support the idea that is at the core of our health reform plan: guaranteed private insurance for everybody, insurance that can never be taken away. Here's how our health reform plan works. First, we'll guarantee every American private health insurance with a comprehensive package of benefits that can never be taken away. Everyone will get a health security card that will guarantee these benefits, as good as America's biggest companies offer and as good as your Members of Congress and your President get. Your benefits will include prescription drugs and prevention care, things that often aren't covered today. It's common sense to pay to keep people healthy, not just treat them after they get sick and when care is more expensive.

Second, you'll have choices. That's the American way. You'll have the right to choose your own doctor and your own health care plan. You'll make that choice—you'll make it, not your boss and not your insurance company. We trust you to make the best choices to improve the quality of your health care.

Third, we're going to crack down on abuses in insurance practices. No more dropping coverage or cutting benefits, no more raising rates just because you or someone in your family has been sick, no more using lifetime limits to cut off your benefits, and no more charging older people more than younger people. These are unfair practices, and we'll make them illegal.

We'll make sure you can get affordable insurance you can depend on.

Fourth, and this is important, we'll preserve and strengthen Medicare. Older Americans must be able to count on Medicare and to keep their doctors. We also want to cover prescription drugs under Medicare and to give people of all ages new choices for long-term care at home or in their community. There are so many people with disabilities, so many Americans who are in their elderly years who do not need institutionalized care but who can't get anything less expensive and more helpful because it's not covered today.

Finally, we want your health benefits to be guaranteed at work. Most jobs come with health benefits, and all jobs should. Over two-thirds of the small businesses in this country provide health insurance to their employees. But 8 of 10 Americans who have no insurance are in working families. These Americans deserve better. And our health reform plan will guarantee health benefits at work. Small businesses will get these health insurance premiums at a discount. And we in the Government will help to cover the unemployed.

The defenders of the status quo are trying to confuse this issue by making it sound complicated. Well, the present system is complicated, and so there are a lot of details to deal with. But the basic principles of health reform are really pretty simple. You'll get a health security card; you'll pick any doctor you want; you'll fill out one simple form when you need care; you'll know exactly what's covered; and you'll have peace of mind for a change,

because your health security and that of your family can never be taken away.

A few weeks ago, the Wall Street Journal explained our health reform to some citizens of York, Pennsylvania, without telling them whose plan it is. The great majority of that group strongly supported our health reform principles over all the competing plans. And the headline in the Wall Street Journal reads: "Many Don't Realize It's Clinton's Plan They Like."

Next week and in the months ahead, I'm going to tell people all across America about our health reform plan and what it really means: guaranteed private insurance, a choice of doctors and health plans, outlawing unfair insurance practices, preserving Medicare, guaranteeing health benefits at work. It's that simple.

I want to cut through the complexity, the confusion, and downright distortions. This issue should be decided by informed citizens, not by special interests spending millions of dollars to prevent progress and to promote their own narrow interest.

Let's face the facts, debate our choices, and make an historic decision to build on what's best and fix what's worst in our health care system. That's democracy at its best, just like the old-fashioned American town meeting I attended in New Hampshire last week. And the lesson of history is that when the American people have the information they need, they do make the right decision.

Thanks for listening.

NOTE: The President spoke at 10:06 a.m. from the Oval Office at the White House.

Remarks at a Children's Town Meeting

March 19, 1994

Peter Jennings. Good morning, everybody. Good morning, especially, boys and girls, and welcome back to the White House, really; this is the second time that President Clinton has invited us back to the White House so that he and a group of children we've invited from around the country can exchange ideas about the state of the country and the state of the world. It's a chance for him and for them to

talk about their dreams. So we hope you'll stay with us this morning.

If our timing is right, the President is just coming down from upstairs, in a house which we all know he loves very much.

Good morning, Mr. President.

The President. Good morning, Peter.

Mr. Jennings. Thank you for having us back, sir.

The President. I'm glad you're back.