

And we should never point the finger at other people when we have problems until we have first examined ourselves and what we have to do. And I know a lot of companies are looking at ways to reward responsible behavior and ask that some payment be made for that behavior that imposes costs on society as a whole. That's a large part of what we're attempting to do in settling this issue of the marketing and selling of tobacco to young people in America in ways that violate our laws. So I think that has to be a part of this; we can never lose sight of it.

When President Kennedy proposed a consumer bill of rights over 30 years ago, he said, "Under our economic as well as our political form of democracy, we share an obligation to protect the common interest in every decision we make." I am convinced, as I have said repeatedly, that the coming years will be a time of remarkable breakthroughs in science and medicine, remarkable breakthroughs in the space and in the ocean, remarkable breakthroughs in the structure of human genes. They will also be a time of remarkable opportunity to relate to other people around the world, eco-

nomically and culturally. They can be, this next 50 years, the best half-century human society has ever known. But we have to look after the common interest. No matter how individualized our computers, our telephones, our fax machines, our self-employment—no matter what happens, we will still have to protect the common interest if we want to have safe streets, good education, good health care, a clean environment, and a healthy economy.

Today, by standing up for individual rights, this Commission has advanced the common interest, and America will be much better for it.

Thank you very much.

NOTE: The President spoke at 12:11 p.m. in Room 450 of the Old Executive Office Building. In his remarks, he referred to Advisory Commission on Consumer Protection and Quality in the Health Care Industry member Peter Thomas, Chair of the Subcommittee on Consumer Rights, Protections, and Responsibilities, who introduced the President. The Office of the Press Secretary also made available the Commission's report, entitled "Consumer Bill of Rights and Responsibilities."

Memorandum on the Health Care "Consumer Bill of Rights and Responsibilities"

November 20, 1997

Memorandum for the Secretary of Defense, the Secretary of Labor, the Secretary of Health and Human Services, the Secretary of Veterans Affairs, the Director of the Office of Management and Budget

Subject: The Health Care Consumer Bill of Rights and Responsibilities

Last spring, when I appointed the members of the Advisory Commission on Consumer Protection and Quality in the Health Care Industry, I specifically charged them to develop a consumer bill of rights. This period of rapid change and experimentation in the way Americans receive and pay for their medical care holds the promise for improved quality, greater choice, and lower expense. At the same time, we must identify and protect certain fundamental rights of patients and their families so that, whatever

health care delivery system they choose, they can obtain the information and care they need when necessary.

Health care consumers also need to understand their responsibilities in a changing health care environment to ensure that they get the best possible care. Confirming such rights and responsibilities is critical to ensuring that the quality of medical care does not suffer as we seek to expand access and improve efficiency of delivery.

The Consumer Bill of Rights and Responsibilities in Health Care, issued today by the Commission, fully lives up to my high expectations. The members of the Commission have brought to bear their own considerable abilities and have obtained information from a wide range of sources. This Bill of Rights and Responsibilities is a comprehensive and thoughtful document

that will be an excellent guide as we move through this transition in health care delivery. We must take steps to see that the rights contained in this document become a reality for all Americans.

Therefore, I hereby direct you to take the following actions consistent with the mission of your agency.

First, I direct you to determine the extent of your current compliance with the recommendations of the Commission.

Second, I direct you to use your administrative authorities, including existing regulations, advisories, and other guidance regarding health

plans under their respective jurisdictions to initiate appropriate administrative actions consistent with the recommendations of the Commission.

Third, I direct you to identify the statutory impediments to compliance with the recommendations of the Commission.

Finally, I direct you to report back to me, through the Vice President, by February 19, 1998, with your findings and the administrative actions you have already undertaken and will undertake to effect the Commission's recommendations.

WILLIAM J. CLINTON

Statement on Signing the Savings Are Vital to Everyone's Retirement Act of 1997

November 20, 1997

I am pleased to have signed into law H.R. 1377, the "Savings Are Vital to Everyone's Retirement Act of 1997," (SAVER Act). This Act will address the important issue of retirement savings through a public-private sector partnership. It is an important step, taken in a bipartisan manner, to increase awareness of the need for pension and individual savings so American workers may enjoy a secure and comfortable retirement. I want to thank all the members of both parties who worked with us to produce strong bipartisan legislation.

Under the SAVER Act, I will convene the first national summit on retirement income savings in 1998 to foster increased awareness of the importance of saving for retirement. Currently, only two-thirds of workers with the opportunity to participate in a 401(k) plan do so. Although this represents an increase from less than 40 percent in 1983, two-thirds is simply not good enough. We have to do better, particularly because more and more Americans are relying on these types of plans for retirement savings. Subsequent summits on savings will take place in 2001 and 2005.

My Administration will work to make sure that the summits help educate employers about the types of plans that are available, including traditional defined benefit pension plans, as well as a relatively new defined contribution plan that is especially designed for small businesses.

The summits will also identify problems workers have setting aside money for retirement, and that employers have in assisting their workers to do so. Recommendations will be produced by the summits as to what the private and public sectors can do to promote pension and individual savings. I am particularly concerned about the savings of women, minority, and low- and moderate-income workers, for whom putting away money for retirement is often particularly difficult.

The SAVER Act calls for the public and private sectors to work together in planning and conducting the national summits on retirement income savings, which I will co-host with the congressional leadership of both parties. The Act also affirms the ongoing efforts of my Administration to promote retirement savings through public outreach by directing the Secretary of Labor to maintain and expand the Department's program of retirement savings education.

WILLIAM J. CLINTON

The White House,
November 20, 1997.

NOTE: H.R. 1377, approved November 19, was assigned Public Law No. 105-92.