

## Remarks on Proposed Legislation To Expand Medicare March 17, 1998

Thank you very much. Thank you. Senator Kennedy is even more exuberant than normal today, but you have to forgive him and me and Senator Moynihan and isolated others—this is St. Patrick's Day, and we're feeling pretty good, the Irish are. *[Laughter]*

Thank you, Congressman Stark, for your long leadership and your willingness to push this legislation. Thank you, Senator Moynihan, for making it utterly clear, so that no one can dispute it, that this legislation presents no threat to the integrity of the Medicare program or the security of the Trust Fund. Thank you, Sherrod Brown, for your initiative and your leadership. As always, thank you, Senator Kennedy.

And I'd like to say a word of thanks to one person who has not spoken here today, our Senate Democratic leader, Tom Daschle, who has worked so hard to help one particular group of Americans here: Americans who retired early, in part because they were promised health care benefits which were then denied to them. This will take care of them, and we can keep the promise that others made to them. And I think we have to do it. And thank you, Tom Daschle, for fighting for them.

I'd also like to thank Leader Gephardt and Congressman Dingell and all the Members of the House caucus who are here; thank you very, very much. And I can't help noting that this may be the first public appearance in Washington for the newest Member of this caucus, Representative Lois Capps from California.

Let me begin with a point I have made over and over to the American people since the State of the Union Address. This is a remarkable time for our country. I look out at all these young people who are working here, and I think how glad I am they are coming of age at a time when America is working, when we are making progress, economically; we're making progress on our social problems; we're making progress in our quest for peace and security in the world.

But everybody knows that the world is changing very rapidly. And so the question is, what should we be doing in the midst of good times? I believe the last thing we should be doing is sitting on our lead, if I could use a sports analogy. Good times give us the confidence, the

resources, and the space not only to dream about the future we want in the 21st century but to take action to deal with it. It is wrong to sit idly by when we can be taking steps to prepare for that future. That's why I don't want us to spend a surplus that is only now beginning to materialize until we have saved Social Security for the 21st century. That's why I want us to work together to make sure we deal with the long-term challenges of Medicare.

But it's also why I think we should not let a single day go by when Americans have problems that we can remedy in ways that will not weaken our present success but instead will reinforce it. That's why I hope we get a comprehensive bill through to deal with the tobacco problem, because there are a thousand kids a day whose lives are at stake. And that's why I believe we should be dealing with this issue now.

President Johnson said, when Medicare was first enacted, that it proved the vitality of our democracy can shape the oldest of our values to the needs and obligations of changing times. That's what these leaders are doing here today.

You heard Senator Moynihan say most people don't wait till they're 65 to retire. But the fastest growing group of people are people over 65. There are huge numbers of people in this age group. There are people 62 and over who have lost their health insurance, but can't buy into Medicare. There are people under 65 who are married to somebody who's 65 or older who had the health insurance, and that person retired, got into Medicare, but the spouse lost the health insurance. There are people who are 55 and over who have been downsized, or who actually retired, early retirement, because their employer actually promised them they would have health insurance, and then the promise was not kept.

I want to say that this is not an entirely disinterested thing. In 2001, I will be 55 and unemployed, through no fault of my own. *[Laughter]* And this bill has a lot of appeal to me. *[Laughter]* I say that to make you laugh. I get a lot of letters from people that I've known a long time who are my age, who are middle class people, people I grew up with, whose spouses

are beginning to have the health problems that go along with just working your way through life, people who don't have a great health insurance coverage, like I've been privileged to have. And they are terrified that they will spend the years between 55 and 65 with maybe the most challenging health problems in their entire lives cropping up, with no insurance.

Now, I believe that this is an issue on which Democrats and Republicans should be able to unite. We ask the Republicans to come and help us on this. Let's don't play election year games on this. We don't want to, either. We want to do it in a bipartisan fashion and get it behind us. There are hundreds of thousands of people out there in America who need this initiative.

People say, "Well, why don't you wait until the Medicare Commission comes in and issues its report?" My answer is Senator Moynihan's answer: Because we have the Congressional Budget Office estimates. They told us that this will add nothing to the burden of the Medicare Trust Fund; it will cost less than we had originally thought, and we can insure more people.

But remember the human dimension. Remember Ruth Kain, who spoke when we announced this program in January. When her husband turned 65, her employer dropped their insurance benefits. He got Medicare; she didn't. But she had a heart condition, and they couldn't afford health insurance. So, she didn't get health insurance. She went to the hospital one time, and the bill was \$13,000. Some people have said of our proposal, "Well, this bill costs a lot of money for retired people"—\$300 a month or something. One trip to the hospital for anything will more than likely be more than twice as much in one pop as a whole year's annual premiums—the most minor trip to the hospital. The Kains and families like them, the families that Congressman Brown mentioned, they ought to have another choice.

Today I am releasing a report that shows State by State how many Americans need these protections—State by State. And we will see, State by State, the human lives we're talking about and the number of people that will be put at risk if we wait another year to do this.

Tomorrow the Kaiser Foundation will unveil a study that shows that the individual insurance market often denies coverage or charges excessive premiums to older, sicker Americans, the very people this policy would help to protect.

Senator Moynihan said—I want to reiterate, because I have heard Senator Kennedy mention the criticisms of this program; I want to say this a second time—the Congressional Budget Office—not the administration's budget office, the Congressional Budget Office—reports this plan will cost individuals even less and benefit even more people than we first estimated. It will give somewhere between three and four hundred thousand Americans new options for health care coverage at a vulnerable time in their lives.

Let me say one other thing. The bipartisan Kennedy-Kassebaum legislation we adopted last year—or in 1996—was also designed to help Americans keep their health care when they changed jobs or when someone in their family got sick—a bill like this one, designed to give people peace of mind. But we now see on news reports today—another good reason why it's better for us to do this in this way—because just today we see that some insurers are finding ways around that law, giving insurance agents incentives to delay or deny coverage to vulnerable Americans. These practices have to be stopped. I am directing Secretary Shalala and the Department of Health and Human Services to conduct a thorough review of the options for strengthening the protections of the Kennedy-Kassebaum law.

And tomorrow the Department will send a notice to every insurer in every State in our country affirming what we already know, that impeding anyone's access to health care in violation of this law is illegal. It's not just wrong; it's illegal. The law is vital to the health and stability of America's workers and their families. We intend to enforce it vigorously.

But let me say, you see the problems we have with that kind of approach. With this kind of approach, anybody who can afford the premium or whose children or relatives will help them to afford this premium won't have to worry about whether they have health care coverage. We won't have to worry about some regulation or waiting for a report to come in to tell us whether this or that or the other person is complying. We will know that we're helping hundreds of thousands of people who have worked hard all their lives and played by the rules and been good citizens to have the decent, secure time in a vulnerable period of their lives. We can extend this opportunity in a responsible way.

Medicare is one of the crowning achievements of this century for the American people. With this legislation and with the other challenges that we intend to face and overcome, we can make sure, as we become an older and older and older country—which is, I always say, a high-class problem—that Medicare will be one

of the crowning achievements of the 21st century as well.

Thank you very much.

NOTE: The President spoke at 11:35 a.m. in Room 1100 at the Longworth Office Building on Capitol Hill.

## Remarks at a Saint Patrick's Day Reception

March 17, 1998

*The President.* Thank you very much. Every time Al Gore has a crowd like this, he always says, "Thank you for the standing ovation." [Laughter] *Taoiseach*, Miss Larkin, to all of our guests, all the ambassadors here, all the Members of Congress, distinguished guests from the Republic of Ireland, Northern Ireland, and all across the United States.

There are so many Americans here who love Ireland and long for peace, I hesitate to mention any, but I must mention two: First, I would like to thank our distinguished Ambassador, who has just announced her resignation a few months hence, Jean Kennedy Smith. Thank you, ma'am, for everything you have done. And I have to thank one other person who is in his present position because on one late, very sad night in 1994, my legendary powers of persuasion fell flat, and I was unable to persuade George Mitchell to run for reelection. He is still trying to determine whether, as a consequence, I bestowed upon him a blessing or a curse. [Laughter] It's why I always tell him it is, after all, in his hands. Thank you, Senator Mitchell, for what you are doing. We appreciate that.

In his inaugural address, President Kennedy proposed a new approach to the cold war when he said, "Let both sides explore what problems unite us instead of belaboring those which divide us." He eloquently insisted civility is not a sign of weakness. If that was true for two great, distant, often alien superpowers like the United States and the Soviet Union, surely it is true for neighbors in Ireland.

Tonight we have here in this room representatives, leaders of all the parties to the peace talks. It is a great night. I was thinking in sort of my impish way that I almost wish I could give them a perfectly harmless—perfectly harm-

less—3-day cold, which would require them all to be quarantined in the Green Room. [Laughter] It's not a very big room, the Green Room—[laughter]—and we have a lot of parties to the talks. So in just 3 days of getting over a cold together, I think all these problems would be solved.

Well, the peace talks won't be that easy, but all of you, you have to seize this historic moment. Just think, in just a few weeks, you could lift this enormous burden from the shoulders of all the children of Ireland.

It has been said that St. Patrick's Day is the day when the entire world wishes it were Irish. Well, when lasting peace finally comes, the entire world will rejoice. When I heard the wonderful songs up here and Frank's wonderful reading, and all the eloquence of Irish passion and pain and joy came flooding out of the performers, young and old, I was reminded of that great line from Yeats: "In dreams begin responsibility." All the Irish are dreamers. In the next few weeks, if Irish responsibility measures up to Irish dreams, this next year's celebration here will be the greatest in the history of this great house.

God bless you.

[At this point, the First Lady introduced Prime Minister Bertie Ahern of Ireland, the *Taoiseach*, who then made brief remarks.]

*The President.* We're about to leave. I feel duty bound, because there are so many people from Massachusetts here today—[laughter]—to tell you that in Massachusetts this is a dual holiday. This is also the day when over 200 years ago the British left Massachusetts, so it's called Evacuation Day. [Laughter]

Now, that means that you must evacuate the White House. [Laughter] I have to say that so