

can't engage in some of these rules that basically have them collecting a lot of premiums but not wanting to pay out when people really need it and when people get sick. So—and what we want to do—now, here's what is complicated, is changing the delivery systems so that we actually start getting more quality for less money. That's going to take some time. It's not going to happen overnight.

The reason I visited the Cleveland Clinic is because along with the Mayo Clinic, they have been able to drive down costs more than any other health care system out there, while maintaining some of the highest quality. Now, when I asked, "How did you go about doing it?" Well, they started this thing—when was it started, Cleveland Clinic—1921—and they—what they've done is, for example, doctors who are part of the Cleveland Clinic get paid a salary instead of being paid fee-for-service. So that makes it easier for them to make some of these changes, because people don't feel like maybe they're losing some money out of pocket; they just know that they're getting a salary.

Now, that's not maybe the thing that every doctor is going to want to do. But there are other ways that we can take that same approach, where they start thinking in terms of what's

needed for the patient and making sure that they're getting reimbursed for what's good for the patient. And they don't then have to worry about what's the government saying, or what's the insurance company saying: "Am I going to get reimbursed for this? Am I not going to get reimbursed for this? Do I have to fill out 15,000 forms?"

I've said before, most people who are doctors or nurses, they didn't get into it to fill out forms; they got into it to make people feel better, to heal the sick. And that's what we want to free them up to do, but it will take a little time to get there.

So all right, everybody, stay on your Members of Congress. Keep up the heat. We've got to get this done. Thank you. Love you. Bye.

NOTE: The President spoke at 2:31 p.m. at Shaker Heights High School. In his remarks, he referred to Rick Vacha, member, Local 507, International Brotherhood of Teamsters, who introduced the President, and his wife Claudia; William Kristol, editor, *Weekly Standard*; Sen. James W. DeMint; Michael S. Steele, chairman, Republican National Committee; and LeBron James, forward, National Basketball Association's Cleveland Cavaliers.

Remarks at a Democratic National Committee Fundraiser in Chicago, Illinois July 23, 2009

The President. Hello, Chicago. It is good to be home. We got Connie Howard in the house. Who else we got here? Let's see, we got the Governor, Pat Quinn is here. My old friend Senate President John Cullerton is here. The comptroller of the State, Dan Hynes, is here. Treasurer Alexi Giannoulias is here. Where's Alexi? He's around here somewhere. And a great friend, somebody who helped look after me while I was down in the State senate, former president of the senate, Emil Jones, is here. Give Emil a big round of applause. Thank you.

It is good to see everybody. It's good to be home. I miss you all; I love you all. I wouldn't be where I am today if it wasn't for the support and love that this city has given our family over the years, so thank you.

And I have to say, I guess today everybody is a White Sox fan. I was up on the north side and all these Cubs fans were all like, "What about Buehrle?" I said, that's right. That was extraordinary. I told—I spoke to Buehrle on the phone, on the Air Force One. That's one of the privileges of Presidency. [*Laughter*] See, you can call up a guy after he pitches a perfect game. And I told him that he had to buy a big steak dinner for that centerfielder, Wise, because he saved that perfect game. That was exciting. Somebody just asked me what's more exciting, that or the Dow going over 9,000? And I said—I promise you—a perfect game, now that's big. That is big.

It has now been 6 months since Michelle and Sasha and Malia and Marian Robinson, my mother-in-law, said goodbye and moved into a

nice little spot in Washington, DC. [Laughter] And we arrived there at an incredibly difficult moment in this country's history. It was a time when we faced the worst recession in half a century. We were losing an average of 700,000 jobs per month. Our financial system was on the verge of collapse. And because the folks running Washington got in the habit of spending money they didn't have, we inherited a deficit of \$1.3 trillion.

That's what we faced when I took office in January. But because of the actions that we took in those first weeks, we've been able to pull the economy back from the brink. We still have a long way to go, but the Recovery Act we passed has already saved jobs and created new ones, delivered billions in tax relief to families and small businesses, extended unemployment insurance and health insurance to those who have been laid off.

This plan will continue to save and create more jobs over the next 2 years, just like it was designed to do. I realize this is little comfort to those Americans who are currently out of work, and I'll be honest with you, new hiring is usually the last thing to come back after such a severe recession.

But here's the thing to remember: Even before the crisis hit, Chicago, we had an economy that was not doing everything it needed to be doing. It was not firing on all cylinders. It was good at creating a great deal of wealth for folks at the very top but not a lot of good-paying jobs for the rest of America. It was an economy that wasn't built to compete in the 21st century. It was an economy where we've been slow to invest in clean energy technologies that will create new jobs and industries in other countries. We've been good at creating jobs in other countries because we have not invested in the clean energy that we need to. We've watched our graduation rates lag behind too much of the world. We spend much more on health care than any nation on Earth by far, but we're not any healthier for it.

Now, that was the America of yesterday, Chicago, but that doesn't have to be the America of tomorrow. That cannot be the America

that all these young people inherit. You see, what we're facing right now is more than a passing crisis. It is a transformative moment. We are at an unmistakable crossroads.

There are some in Washington who want us to go down the path that we've already traveled for the last decade or so, a path where we just throw up our hands and say, oh, this is too hard, too tough; we can't do it. So we do nothing more than just hand out more tax breaks to the wealthiest few that make the rich even richer and the deficit even larger. It's a path where our health care costs keep rising, our oil dependency keeps on growing, our financial markets remain an unregulated crapshoot, our workers lose out on the jobs of tomorrow. That's one path.

That's not the future I accept for the United States of America. We did not come this far as a country because we looked backwards or stood [still]^{*} in the face of great challenges. We didn't get here by lowering our sights or shrinking our dreams. We are a forward-looking people, a people who have always faced the future not with fear, but with determination, not with doubt, but with hope. We've always taken great chances. We've reached for new horizons and remade the world around us. And that's what we are going to do again. That's what we are going to do again. I'm confident that we're going to weather this economic storm. But once we clear away the wreckage, the real question is, are we going to build something better in its place?

I believe we have to rebuild it better than before. I believe we have to lay a new foundation that will allow the United States of America to thrive and compete in a global economy. And that means investing in the clean energy jobs of the future. It means educating and training our workers for those jobs. It means finally controlling the health care costs that are driving this nation into debt.

I want to talk about health care for a minute, because we're having a debate in Washington right now about this issue, you may have noticed. [Laughter]

Audience member. Give 'em hell, Barack!

^{*} White House correction.

The President. You know what Harry Truman actually said when somebody said, “Give ’em hell, Harry”? He said, “I’m going to tell the truth; they’ll think it’s hell.” [*Laughter*] So we’re just going to tell the truth about what’s going on in health care right now, because it’s going to affect every single one of you.

Health insurance reform is not just about the 46 million Americans who don’t have coverage. It is about them; we have to, in a country this wealthy, recognize that it is unacceptable to have 46 million people without health insurance. That is unacceptable. There is a moral imperative for us to help.

But this is also about those of you who have got health insurance. The vast majority of Americans still have their health insurance. But you know what’s happening. Reform is about every one of you who has ever faced premiums and copayments that are rising faster than you can afford. It’s about every one of you who has ever worried that you might lose your health insurance if you lose your job, or if you change your job. It’s about anyone who’s ever worried that you may not be able to get insurance or change insurance companies if you or somebody in your family has a preexisting medical condition.

Health insurance reform is about the man from Baltimore who sent us his story, middle class, college graduate, but when he changed jobs, his health insurance expired. During that time he needed emergency surgery; woke up with \$10,000 worth of debt that has left him unable to save or buy a home or make a career change. That’s who health reform’s about.

Or it’s about the woman from Colorado who told us that when she was diagnosed with breast cancer, her insurance company, who had been taking \$700 a month from her in premiums, refused to pay for anything connected to the—to her disease. She felt like she had been given a second death sentence, and she had to pay for her own treatment with her retirement funds. That woman from Colorado is who health insurance reform is about.

It’s about the small-business owner from New Jersey who told us that he employs eight people and provides health insurance for all of them. But his policy goes up 20 percent each

year; it’s his highest business expense besides his employees. He’s already had to let two go. He may be forced to eliminate health insurance altogether. That’s who health reform’s all about.

I have heard these stories in town hall meetings; I read them in letters that I get; I see them on our web site more times than I can remember. We have talked and talked and talked about fixing health care costs for decades. And we have finally reached a point where inaction is no longer an option, Chicago. The choice is clear: Doing nothing is defending the status quo. And I’m not going to stand for a future where health care premiums rise three times faster than people’s wages and 14,000 Americans lose their health insurance every day.

This Nation cannot afford a future where our Government spends more on Medicare and Medicaid than we spend on anything else. This is the price of doing nothing about health care, a price that every taxpayer and every business and every family will have to pay. It is unacceptable, it is unsustainable, and it is why we are going to pass health care reform in 2009.

Now, we won’t get there without all of you hearing a lot of the same scare tactics that you always hear. They’ve used it to kill health insurance reform for decades. I know a lot of Americans are also satisfied with their health care right now. They’re wondering what are they going to get out of it. So let me be absolutely clear about what health reform means for you.

If you already have health insurance, the reform that we’re proposing will provide you with more security and more stability. It will keep government out of health care decisions. It will give you the option to keep your insurance if you’re happy with it. It will prevent insurance companies from dropping your coverage if you get too sick. It will give you the security of knowing that if you lose your job or you move or you change jobs, you will still have coverage. It will limit the amount your insurance company can force you to pay for your medical costs out of your own pocket. It will cover preventive care like checkups and mammograms that save lives and money.

And if you don’t have health care or you’re a small business looking to cover your employees, you will be able to choose a quality, affordable

health plan through a health insurance exchange, a marketplace that promotes choice and competition, and you will get help on your premiums. And finally, no insurance company will be allowed to deny you coverage because of a preexisting medical condition. Those days are over.

Now, one other key point I want to make: I have promised that reform will not add to our deficit. It will be paid for. And I mean it. We've already determined that about two-thirds of the cost of reform can be paid for by reallocating money that is simply being wasted in Federal health care programs. And this includes over \$100 billion in unwarranted subsidies that go to insurance companies as part of Medicare, subsidies that do nothing to improve care for our seniors. And while Congress is currently working through proposals to finance the remaining costs, I continue to insist that health reform not be paid for on the backs of middle class families.

But in addition to making sure that this plan doesn't add to the deficit in the short term, we also have to slow the growth of health care costs in the long run. And to do that, we want to change incentives so that doctors and nurses are free to give the best care to their patients, not just the most expensive care. We want to create an independent group of doctors and medical experts who will be able to eliminate waste and inefficiency, which could save us money and strengthen programs for our seniors.

This is what reform would mean for all of us, and right now we are closer to that reality than we have ever been. We've got the support of hospitals and doctors and nurses who represent the best of our health care system and know what's broken about it. We've got—we've made unprecedented progress in Congress.

So even though we still have a few issues to work out, what's remarkable about this point is not how far we have left to go; it's how far we've already come. I understand how easy it is for folks in Washington to become consumed by the game of politics. They want to turn everything into a tally of who's up and who's down. You've got Republican strategists

who are telling the party that, "don't compromise," "go in for the kill," defeating health care reform is about "breaking President Obama."

Audience member. No way!

Audience members. Boo!

The President. Let me tell you something: I'm from Chicago; I don't break. And let me tell you something, what's even more important: This isn't about me. This is about a health care system that's breaking American families and breaking American businesses and breaking America's economy.

I've got great health insurance. [*Laughter*] I said last night, I've got a doctor who follows me everywhere. [*Laughter*] Every Member of Congress has great health insurance. So this is not about me. It's about the letters I read in the Oval Office, the stories I hear at town hall meetings. This is about that woman from Colorado and the college graduate from Maryland and the small-business owner from New Jersey. It's about all of you, all of you who are still shouldering the burden of a problem that should have been solved decades ago.

It's not a game for those Americans. It's not a game for you. We can't afford to wait any longer. So when it comes to health care, when it comes to energy, when it comes to improving our schools, when it comes to regulating our financial markets, we don't have time for the usual petty arguments. It is time right now for everybody to come together.

Now, when Buehrle pitched that perfect game, it's because teammates were making the plays. And this is the American team right now, the team of the United States of America that has to come together and make some plays for each other, not think about "I," not think about "what's in it for me." But let's figure out how to move this country forward, Chicago. I am confident we can do it, but I'm going to need your help; I'm going to need you working with me. So let's go do it.

Thank you very much, everybody. God bless.

NOTE: The President spoke at 7:26 p.m. at the Hyatt Regency. In his remarks, he referred to Illinois State Rep. Constance A. Howard; Mark A. Buehrle, pitcher, and Dewayne Wise,

centerfielder, Major League Baseball's Chicago White Sox; William Kristol, editor, *Weekly Standard*; and Sen. James W. DeMint. The

transcript was released by the Office of the Press Secretary on July 24.

Remarks at the Department of Education *July 24, 2009*

Thank you. Everybody have a seat. Thank you for the outstanding introduction from Matthew. And Matthew's teacher, you're doing, obviously, an outstanding job, although I understand Matthew's mom is also a teacher who has also won awards for her outstanding work. So the acorn doesn't fall far from the tree. We are very proud of him.

Obviously, I want to thank my wonderful Secretary of Education, Arne Duncan, who has helped to lead us. I want to thank all the Members of Congress who are here, the Governors who are in attendance. And I want to give a special shout-out to Chairman George Miller of the Education Committee in the House, who has just been a outstanding partner for reform. Please give him a big round of applause.

You know, from the moment I entered office, my administration has worked to beat back this recession by creating jobs and unfreezing credit markets and extending unemployment insurance and health benefits to Americans who are out of work. But even as we've worked to end this immediate crisis, we've also taken some historic measures to build a new foundation for growth and prosperity that can help secure our economic future for generations to come.

One pillar of this new foundation is health insurance reform that can control deficits and reduce costs for families and businesses and provide quality affordable health care for every American. Another pillar is energy reform that makes clean energy profitable and creates green jobs that can't be outsourced and frees America from the grip of foreign oil. We're also working to enact financial reforms that will set up firm rules of the road to help prevent an economic crisis like the one we've just gone through from ever happening again.

But even if we do all of those things, America will not succeed in the 21st century unless we do a far better job of educating our sons and daughters, unless every child is performing the

way Matthew is performing. In an economy where knowledge is the most valuable commodity a person and a country have to offer, the best jobs will go to the best educated, whether they live in the United States or India or China. In a world where countries that outeducate us today will outcompete us tomorrow, the future belongs to the nation that best educates its people, period. We know this.

But we also know that today, our education system is falling short. We've talked about it for decades, but we know that we have not made the progress we need to make. The United States, a country that has always led the way in innovation, is now being outpaced in math and science education. African American, Latino students are lagging behind White classmates in one subject after another, an achievement gap that, by one estimate, costs us hundreds of billions of dollars in wages that will not be earned, jobs that will not be done, and purchases that will not be made. And most employers raise doubts about the qualifications of future employees, rating high school graduates' basic skills as only "fair" or "poor."

Of course, we—as I said before, we've talked about this problem for years. For years, we've talked about bad statistics and an achievement gap. For years, we've talked about overcrowded classrooms and crumbling schools and corridors of shame across this country. We've talked these problems to death, year after year, decade after decade, while doing all too little to solve them.

But thanks to Arne's leadership, thanks to George Miller's leadership, thanks to all the dedicated Americans in statehouses and schoolhouses and communities across this country, that's beginning to change. We're beginning to break free from the partisanship and the petty bickering that have stood in the way of progress for so long. We're beginning to move past the stale debates about either more money or more