

insurance system will be a critical step in rebuilding our economy so that our entrepreneurs can pursue the American Dream again and our small businesses can grow and expand and create new jobs again.

That's precisely what the reform legislation before Congress right now will do. Under these proposals, small businesses will be able to purchase health insurance through an insurance exchange, a marketplace where they can compare the price, quality, and services of a wide variety of plans, many of which will provide better coverage at lower costs than the plans they have now.

Ninety-five percent of small businesses won't be required to cover their employees, but many that do will receive a tax credit to help them pay for it. If a small business chooses not to provide coverage, its employees will receive tax credits to help them purchase health insurance on their own through the insurance exchange.

And no matter how you get your insurance, insurance companies will no longer be allowed to deny your coverage because of a preexisting condition. They won't be able to drop your coverage if you get too sick, or lose your job, or change jobs. And we'll limit the amount your insurance company can force you to pay out of your own pocket.

By now, the urgency of these reforms is abundantly clear. And after long hours of

thoughtful deliberation and tough negotiation, the Senate Finance Committee, the final congressional committee involved in shaping health care legislation, has finished the process of crafting their reform proposal.

As we move forward in the coming weeks, I understand that Members of Congress from both parties will want to engage in a vigorous debate and contribute their own ideas. And I welcome those contributions. I welcome any sincere attempts to improve legislation before it reaches my desk. But what I will not accept are attempts to stall or drag our feet. I will not accept partisan efforts to block reform at any cost.

Instead, I expect us to move forward with a spirit of civility, a seriousness of purpose, and a willingness to compromise that characterizes our democratic process at its very best. If we do that, I am confident that we will pass reform this year and help ensure that our entrepreneurs, our businesses, and our economy can thrive in the years ahead. Thanks.

NOTE: The address was recorded at approximately 4:15 p.m. on October 2 in the Library at the White House for broadcast on October 3. The transcript was made available by the Office of the Press Secretary on October 2, but was embargoed for release until 6 a.m. on October 3.

## Remarks on Health Care Reform *October 5, 2009*

Thank you. Please, have a seat on this spectacular day here in the Rose Garden. I want to welcome all the doctors who have joined us today at the White House. But there are a couple that I want to make special mention of.

First of all, on stage behind me: Dr. Hershey Garner, Dr. Mona Mangat, Dr. Richard Evans, and Dr. Amanda McKinney, who are representing, as we were talking about in the Oval Office, red States, blue States, recalcitrant States—[laughter]—high-cost States, low-cost States, rural, and urban States. And so we're so pleased to have them.

In addition, the organizations that are represented here today: the American Medical Association, the National Medical Association, the Family Physicians, the American College of Physicians, the Doctors for America, American College of Pediatrics, and American College of Cardiology. I am thrilled to have all of you here today and you look very spiffy in your coats. [Laughter]

All of you represent all 50 States. Some of you are members of physicians' organizations, and others are simply respected members of their community who work in hospitals and clinics and private practices. All have devoted

their lives to the healing of others. And all understand that their jobs would be a lot easier if we finally reformed our system of health insurance.

Now, we have now been debating this issue of health insurance reform for months. The United States Congress has been working on it for better—for the better part of a year, and last week the final congressional committee involved in shaping legislation completed their proposal and will soon vote on it. At this point, we've heard all the arguments on both sides of the aisle. We have listened to every charge and every counter-charge, from the crazy claims about death panels to misleading warnings about a Government takeover of our health care system.

But when you cut through all the noise and all the distractions that are out there, I think, what's most telling is that some of the people who are most supportive of reform are the very medical professionals who know the health care system best: the doctors and nurses of America.

Now, these men and women here would not be supporting health insurance reform if they really believed that it would lead to Government bureaucrats making decisions that are best left to doctors. They wouldn't be here today if they believed that reform in any way would damage the very critical and sacred doctor-patient relationship.

Instead, the reason these doctors are here is because they have seen firsthand what's broken about our health care system. They've seen what happens when their patients can't get the care they need because some insurance company has decided to drop their coverage or water it down. They've seen what happens when a patient is forced to pay out of pocket thousands of dollars she doesn't have for treatments that she desperately needs. They've seen what happens when patients don't come in for regular checkups or screenings because either their insurance company doesn't cover it or they can't afford insurance in the first place. And they've seen far too much of time that they want to devote to taking care of patients spent filling out forms and haggling with insurance companies about payments.

So these doctors know what needs to be fixed about our health care system. And they know that health insurance reform will do, that it will go a long way towards making patients healthier and doctors and nurses to be able to perform that—those tasks that are so important to them and led them into medicine in the first place.

So let me just outline once again what exactly we're seeing coming out of all these committees. And although there are still some details to be worked out, there are some general principles that I think we can have confidence on.

Number one, if you have insurance, the reforms we've proposed will offer you more security. It will be against the law for insurance companies to deny you coverage because of a preexisting condition. It will be against the law for insurance companies to drop your coverage when you get sick or water it down when you need it most. Insurance companies will no longer be able to place some arbitrary cap on how much coverage you can receive in a given year or a given lifetime—or in a lifetime. We will place a limit on how much you can be charged for out-of-pocket expenses. And insurance companies will be required to cover, at no extra charge, routine checkups and preventive care.

Now, if you don't have health insurance, reform will finally offer you affordable choices. We'll set up a new insurance exchange, a marketplace where individuals and small businesses can shop for an affordable health insurance plan that works for them. This is how everyone in the Federal Government, including Members of Congress, get affordable insurance. And there's no reason we shouldn't give every American the same opportunity that we give ourselves.

Now, these doctors also know that reform will make their lives easier. By moving to electronic medical records, in a system carefully constructed to protect patient privacy, physicians will have less paperwork to fill out, more critical information at their fingertips, and more time to spend with their patients, and—[*applause*—]expensive tests won't have to be repeated over and over again.

There are also proposals to provide loan forgiveness for primary care physicians who choose to practice in rural and underserved areas. Since I've talked to enough doctors who

feel they're forced to practice defensive medicine, I've also directed my Secretary of Health and Human Services to move forward with programs that will help us put patient safety first while still allowing doctors to focus on practicing medicine. And we are working to fix the flawed sustainable growth rate formula by which doctors are reimbursed under Medicare.

Every one of you here today took an oath when you entered the medical profession. It was not an oath that you would spend a lot of time on the phone with insurance companies. [Laughter] It was not an oath that you would have to turn away patients who you know could use your help. You did not devote your lives to be bean counters or paper pushers. You took an oath so that you could heal people. You did it so you could save lives.

The reforms we're proposing to our health care system will help you live up to that oath. They will make sure that neither some Government bureaucrat or insurance company bureaucrat gets between a patient and their doctor. And they'll offer security to those Americans who have insurance and insurance to those who don't.

## Remarks at the National Counterterrorism Center in McLean, Virginia October 6, 2009

Thank you so much, Mike, for the introduction. Usually, it's Mike who comes to brief me at the White House. Today it's my honor to visit you in your house. I was just told this is called the "bat cave." Is that correct? [Laughter] Mike, thank you for your many years of public service and your outstanding leadership at the National Counterterrorism Center.

It is great to be with all of you. It is great to be here at the hub, at the headquarters of our efforts to defend America from those who threaten our country and so many others. Our intelligence community is comprised of 16 organizations. We have countless Federal and State and local and international partners. And this is where it has to all come together.

And I want to thank every single doctor who is here, and I especially want to thank you for agreeing to fan out across the country and make the case about why this reform effort is so desperately needed. You are the people who know this system best. You are the experts. Nobody has more credibility with the American people on this issue than you do.

And so if you're willing to speak out strongly on behalf of the things you care about and what you see each and every day as you're serving patients all across the country, I'm confident we are going to get health reform passed this year.

Thank you very much, everybody. Thank you.

NOTE: The President spoke at 11:17 a.m. in the Rose Garden at the White House. In his remarks, he referred to Hershey Garner, radiation oncologist, Fayetteville, AR; Mona Mangat, allergy/immunology, internal medicine, and pediatrics specialist, St. Petersburg, FL; Richard A. Evans, president of the medical staff, Mayo Regional Hospital, Dover-Foxcroft, ME; Amanda E. McKinney, obstetrician and gynecologist, Beatrice, NE; and Secretary of Health and Human Services Kathleen Sebelius.

So I'm pleased to see Denny Blair and those of you from the Office of the Director of National Intelligence. We have folks here from the FBI and the CIA. We have folks from across the Federal Government: intelligence, law enforcement, homeland security, and so many others. My understanding is we've even got some of New York's finest, some NYPD folks who are here.

Standing together and serving together, it's clear for all to see that you are one team, that you are more integrated and more collaborative and more effective than ever before. And you're focused on one defining mission, and that is to protect the United States of America and thwarting terrorist attacks around the world.