

NOTE: The President's news conference began at 10:30 p.m. at the Bella Center. The Office

of the Press Secretary also released a Spanish language transcript of this news conference.

## The President's Weekly Address *December 19, 2009*

Over the past few decades, there has been an intense struggle in Washington between the lobbyists for the insurance industry and the interests of the American people over what's been called a patient's bill of rights, a set of rules to protect Americans from some of the worst practices of the health insurance industry, rules to ensure that all Americans are getting the care they need from their doctors and the care they deserve from their insurance companies.

The last time a patient's bill of rights was within reach was roughly a decade ago, and it was supported by Democrats and Republicans alike, from Ted Kennedy to John McCain. It included the right to an appeals process so you could challenge an unfair decision by an insurance company before a third party. It included the right to choose your own doctor. It included the right to access information about what your health insurance plan means for you, and it called for a new level of transparency so that patients would know if their doctor had a conflict of interest when providing services.

Now, this patient's bill of rights never made it into law. It fell victim, again and again, to the same special interest lobbying that has blocked passage of health insurance reform for so many decades. But today, we are being given another chance to make it a reality, because each of these rights, and many more, are incorporated in the health insurance reform bill that recently passed the House of Representatives and in the bill that is currently making its way through the Senate.

Both the House and the Senate bills would make it against the law for insurance companies to deny you coverage on the basis of a preexisting condition or illness. Both would stop insurers from charging exorbitant premiums on the basis of age, health, or gender. Both would prevent insurance companies from dropping your coverage when you get sick, and both would put a limit on how much

you have to pay out of pocket for the treatments you need in a year or a lifetime.

Simply put, the protections currently included in both the health insurance reform bill passed by the House and the version currently on the Senate floor would represent the toughest measures we've ever taken to hold the insurance industry accountable. Anyone who says otherwise simply hasn't read the bills. Just open these proposals at random and you'll find on almost any page patient protections that dwarf any of those passed by Congress in at least a decade.

These protections are just one part of a landmark reform that will finally reduce the cost of health care. When it becomes law, families will save on their premiums. Small businesses and Americans who don't get any insurance today through their employers will no longer be forced to pay punishingly high rates to get coverage. This legislation will also strengthen Medicare and extend the life of the program, while saving senior citizens hundreds of dollars a year in prescription costs. And reforms to target waste, inefficiency, and price gouging by the insurance industry will help make this the largest deficit reduction plan in over a decade.

The insurance industry knows all this. That's why they're at it again, using their muscle in Washington to try to block a vote that they know they will lose. They're lobbying; they're running ads; they're spending millions of dollars to kill health insurance reform, just like they've done so many times before. They want to preserve a system that works better for the insurance industry than it does for the American people.

But now, for the first time, there is a clear majority in the Senate that's willing to stand up to the insurance lobby and embrace lasting health insurance reforms that have eluded us for generations. The question is whether the minority that opposes these reforms will

continue to use parliamentary maneuvers to try and stop the Senate from voting on them.

Whatever their position on health insurance reform, Senators ought to allow an up-or-down vote. Let's bring this long and vigorous debate to an end. Let's deliver on the promise of health insurance reforms that will make our people healthier, our economy stronger, and our future more secure. And as this difficult year comes to a close, let's show the American people that we are equal to the task of meeting our great challenges.

## Remarks on Health Care Reform and Climate Change *December 19, 2009*

Hello. Good afternoon, everybody. You know that I am from Chicago, so let me first say that with the place where I live covered with snow, I'm finally starting to feel like home. And I am sorry to drag you guys out in this weather, but I wanted to speak briefly to you about the significant progress that we've made on two of the major challenges facing the American people: the crushing costs of health care and our dangerous dependence on fossil fuels.

On health care, with today's developments, it now appears that the American people will have the vote they deserve on genuine reform that offers security to those who have health insurance and affordable options for those who do not. And so I want to thank Senator Harry Reid and every Senator who's been working around the clock to make this happen.

There's still much work left to be done, but not a lot of time left to do it. But today is a major step forward for the American people. After a nearly century-long struggle, we are on the cusp of making health care reform a reality in the United States of America.

As with any legislation, compromise is part of the process. But I'm pleased that recently added amendments have made this landmark bill even stronger. Between the time the bill passes and the time when the insurance exchange gets up and running, there will now be penalties for insurance companies that arbitrarily jack up rates on consumers. And while insurance companies will be prevented from denying coverage

Thanks for listening, and on behalf of Michelle, Malia, Sasha, and Bo, happy holidays from our family to yours.

NOTE: The address was recorded at approximately 4:40 p.m. on December 17 in the Map Room at the White House for broadcast on December 19. The transcript was made available by the Office of the Press Secretary on December 18, but was embargoed for release until 6 a.m. on December 19. The Office of the Press Secretary also released a Spanish language transcript of this address.

on the basis of preexisting conditions once the exchange is open, in the meantime, there will be a high risk pool where people with preexisting conditions can purchase affordable coverage.

And a recent amendment has made these protections even stronger. Insurance companies will now be prohibited from denying coverage to children immediately after this bill passes. There's also explicit language in this bill that will protect a patient's choice of doctor. And small businesses will get additional assistance as well.

Now, these protections are in addition to the ones we've been talking about for some time. No longer will insurance companies be able to drop your coverage if you become sick, and no longer will you have to pay unlimited amounts out of your own pocket for treatments that you need.

Under this bill, family will save on their premiums, businesses that will see their costs rise if we don't act will save money now and in the future. This bill will strengthen Medicare and extend the life of the program. Because it's paid for and gets rid of waste and inefficiency in our health care system, this will be the largest deficit reduction plan in over a decade. In fact, we just learned from the Congressional Budget Office that this bill will reduce our deficit by \$132 billion over the first decade of the program and more than \$1 trillion in the decade after that. Finally, this reform will make coverage