

Congress that was focused on you and not focused on politics day to day.

And the only way that is going to happen is if we've got a strong DNC and if we are able to get our message out at a time when folks who want to look backwards and roll back the clock and don't really have a lot of regard for people who are struggling, if we're able to counteract their message with a message of hope.

We can't beat a message of fear if that message isn't delivered, if it's not projected, if it's not reaching people. And at a time when folks naturally feel cynical about Washington and politics and the possibilities of change, the only way that we're going to battle back against that kind of cynicism is if all of you get involved. And that's what you're doing here today.

So I am thankful to all of you. I intend to work as hard as I can to make sure that we're

doing everything we can on behalf of working families and building a middle class, but I'm also going to be working as hard as I can to make sure that we have a Congress that is able, in my last 2 years as President, to get as much done as we got done in our first 2 years and making sure that America is the country that we all know it can be.

So God bless all of you. Thanks for showing up. Appreciate it. Remember to do your homework, those of you who didn't do it. All right? Thank you. God bless you.

NOTE: The President spoke at 8:11 p.m. in the John Jacob Astor Salon of the Waldorf Astoria New York hotel. In his remarks, he referred to Democratic mayoral candidate Bill de Blasio. Audio was not available for verification of the content of these remarks.

## Remarks at Prince George's Community College in Largo, Maryland September 26, 2013

*The President.* Hello, Maryland! Hello, PGCC! Well, it's good to be back in PG County.

Give it up for one of the hardest working, most effective Governors in the country, Governor Martin O'Malley.

Well, it is great to be with all of you here today—

*Audience member.* I love you!

*The President.* I love you back. It's wonderful being here. Wonderful.

We also have a few folks who work so hard on behalf of the people of Maryland every single day: Senator Ben Cardin is here, Congressman Steny Hoyer is here, and Congresswoman Donna Edwards is here.

And all of you are here. Sometimes, you just need to escape Beltway politics for a little bit, even if you're just a mile or two outside the Beltway.

Now, I know that a lot of you have seen some of the antics going on in Congress right now. [*Laughter*] So I wanted to take a little bit of time today to speak with you—the people who send us to serve—about something that is critical to our families, critical to our businesses, critical to our economy. And that is the re-

forms that we are making to our health care system.

There's been a lot of things said, a lot of misinformation, a lot of confusion. But there are few things more fundamental to the economic security of the middle class and everybody who's trying to get into the middle class than health care.

For a long time, America was the only advanced economy in the world where health care was not a right, but a privilege. We spent more; we got less. We left tens of millions of Americans without the security of health insurance. By the time the financial crisis hit, most folks' premiums had more than doubled in about a decade. About 1 in 10 Americans who got their health care through their employer lost that coverage. So the health care system was not working. And the rising costs of health care burdened businesses and became the biggest driver of our long-term deficits.

But this has always been about more than just statistics. Everywhere I went as I ran for President back in 2007, 2008, everywhere I've gone as President, I would hear stories from folks just like you of insurers that denied a

child coverage because he had a preexisting condition like asthma, of cancer survivors that had to choose between their home or their health care, of small businesses who wanted to do the right thing by their employees, but had seen their insurance premiums go up so high that they just couldn't do it anymore.

And these stories were personal for me because I remember my mom worrying about how she was going to deal with her finances when she got very sick. I remember the fear Michelle and I felt when Sasha was a few months old and she got meningitis. And we raced to the hospital, and they had to give her a spinal tap. And we didn't know what was wrong, and we were terrified, never felt so scared or helpless in all of my life. But we were fortunate enough to have good health insurance.

And I remember looking around that emergency room and thinking, what about the parents who aren't that lucky? What about the parents who get hit with a bill of \$20,000 or \$30,000 and they've got no idea how to pay for it? What about those parents whose kids have a chronic illness like asthma and have to keep on going back to the emergency room because they don't have a regular doctor and the bills never stop coming? Who is going to stand up for them?

In the wealthiest nation on Earth, no one should go broke just because they get sick. In the United States of America, health care is not a privilege for the fortunate few, it is a right. And I knew that if we didn't do something about our unfair and inefficient health care system, it would keep driving up our deficits, it would keep burdening our businesses, it would keep hurting our families, and it would keep holding back economic growth.

That's why we took on a broken health care system. That's why, with the help of folks like Steny and Ben and Donna, we got it through Congress. That's why we've been implementing it. That's why we are going to see it through. The Affordable Care Act is here.

I don't have to tell you, it was a challenge to get it done. [Laughter] A lot of special interests who liked the system just the way it was fought

us tooth and nail. Then Republicans decided it was good politics to fight it, even though the plan we proposed drew on a lot of Republican ideas.

But despite all the obstacles, the Affordable Care Act passed both Houses of Congress. I signed it into law. The Supreme Court ruled it constitutional. Republicans in Congress have now voted more than 40 times to undermine or repeal it. Their candidate for President ran on a platform to repeal it. And at every step, they've been unsuccessful.

Now, 5 days from now—5 days from now—on October 1, millions of Americans who don't have health insurance because they've been priced out of the market or because they've—denied access because of a preexisting condition, they will finally be able to buy quality, affordable health insurance. In 5 days.

Preexisting conditions, whether it's back pain or allergies that were sticking you with sky-high premiums, those no longer will prevent you from getting affordable coverage that you need. That's going to happen in 5 days.

Now, of course, the closer we've gotten to this date, the more irresponsible folks who are opposed to this law have become. Some of the same Republicans who warned 3 years ago that this law would be "Armageddon"—that's what they said, "Armageddon"—now they're threatening steps that actually would badly hurt our entire economy, not because of the Affordable Care Act, but because of what they're threatening to do.

Some have threatened a Government shutdown if they can't shut down this law. Others have actually threatened an economic shutdown by refusing to pay America's bills if they can't delay the law.

*Audience members.* Boo!

*The President.* That's not going to happen as long as I'm President. The Affordable Care Act is here to stay. And so today I want to speak plainly, clearly, honestly, about what it means for you and for the people you care about.

Now, let's start with the fact that even before the Affordable Care Act fully takes effect, about 85 percent of Americans already have health insurance, either through their job or

through Medicare or through the individual market. So if you're one of these folks, it's reasonable that you might worry whether health care reform is going to create changes that are a problem for you, especially when you're bombarded with all sorts of fearmongering.

So the first thing you need to know is this: If you already have health care, you don't have to do anything. In fact, for the past few years, since I signed the Affordable Care Act, a lot of you have been enjoying new benefits and protections that you didn't before even if you didn't know they were coming from Obamacare.

Let me just give you a few examples. Because of the Affordable Care Act, more than 100 million Americans have gotten free preventive care like mammograms and contraceptive care with no copays. Because of the Affordable Care Act, 3 million young adults under age 26 have gained coverage by staying on their parent's plan. Because of the Affordable Care Act, millions of seniors on Medicare have saved hundreds of dollars on their prescription medicine. They've been getting their prescription drugs cheaper.

Because of the Affordable Care Act, just this year, 8.5 million families actually got an average of a hundred dollars back from their insurance companies because the insurance companies spent too much on things like overhead and not enough on actual Medicare—medical care. Because of the Affordable Care Act, insurance companies can no longer put lifetime limits on the care your family needs or discriminate against children with preexisting conditions. And starting on January 1, they won't be able to charge women more for their insurance just because they're women. [Applause] That's a good thing.

So tens of millions of Americans are already better off because of the benefits and protections provided by the Affordable Care Act. Like I said, they may not know why that rebate check came in the mail. [Laughter] They may not notice that they're not having to copay for some preventive care that they received. But they're getting those benefits. That's already

happening. That's already in place today. It's been going on for several years.

Those are the benefits of Obamacare, the law that Republicans want to repeal. Although it's interesting, when you ask Republicans whether they'd repeal the benefits I just mentioned, when you say to them, well, do you think it's the right thing to do to let young people stay on their parents' plans so they can keep insurance? Or do you want to prevent seniors from getting more discounts on their prescription drugs? Then, they'll say, no, no, no, we like those. Those things are okay. [Laughter] So they don't like Obamacare in theory, but some of the component parts, at least those that poll well, they don't mind.

But that's already in place. Now, here's the second thing you need to know. If you're one of over 40 million Americans who don't have health insurance—including hundreds of thousands of folks right here in Maryland—starting on Tuesday, 5 days from now, you'll finally have the same chance to buy quality, affordable health care as everybody else.

*Audience member.* Thanks, Mr. President!

*The President.* And I want to break this down for you. I want you to know exactly how it works. The major reason why people don't have health insurance is either they don't have a job; or they do have a job, but their employer doesn't offer health insurance; or they're self-employed. If you've ever tried to buy health insurance on your own, you know it is really, really expensive.

*Audience members.* Yes!

*The President.* It's even worse if you have a preexisting condition, and up to half of all Americans have a preexisting condition. See, the reason it's really expensive if you're buying it on your own is because you're not part of a big group, you're not part of a group plan. And what groups do is they spread risk between sick and healthy people, between older and younger people. And groups—because insurance companies want the business of groups; that's a lot of customers—they'll negotiate a better deal with a group than they will with an individual.

So if you're on your own, you're out there trying to negotiate with an insurance company, they're looking, and they're saying, well, you take it or leave it, I'm going to charge you a whole lot of money. And if you've got a preexisting condition, they'll say, we don't even want to insure you because we think you might get sick later on and we don't really want to pay, we just want to take in premiums.

So if you're not part of a group, you're either uninsurable, or you need to spend a small fortune on insurance that oftentimes is not very good. That's what's happening right now. The Affordable Care Act was designed to solve that problem. And here's how we do it.

Starting on Tuesday, every American can visit [healthcare.gov](http://healthcare.gov) to find out what's called the insurance marketplace for your State. Here in Maryland, I actually think it's called [marylandhealthconnection.gov](http://marylandhealthconnection.gov)—[marylandhealthconnection.gov](http://marylandhealthconnection.gov). But if you go to [healthcare.gov](http://healthcare.gov), you can look and they'll tell you where to go. They'll link to your State.

Now, this is real simple. It's a website where you can compare and purchase affordable health insurance plans side by side, the same way you shop for a plane ticket on Kayak—[laughter]—same way you shop for a TV on Amazon. You just go on, and you start looking, and here are all the options.

It's buying insurance on the private market, but because now you're part of a big group plan—right, everybody in Maryland is all logging in and taking a look at the prices—you've got new choices. Now you've got new competition, because insurers want your business. And that means you will have cheaper prices.

So you enter in some basic information about yourself, what level of coverage you're looking for. After that, you'll be presented with a list of quality, affordable plans that are available in your area. It will say clearly what each plan covers, what each plan costs. The price will be right there. It will be fully transparent.

Before this law, only a handful of States required insurance companies to offer you instant price quotes, but because of this law, insurers in all 50 States will have to offer you instant price quotes. And so if you've ever tried

to buy insurance on your own, I promise you, this is a lot easier. It's like booking a hotel or a plane ticket.

And here's another thing about these new plans. If you're one of those folks who have a preexisting condition, these plans have to offer you coverage. They can't use your medical history to charge you more than anybody else. If you couldn't afford coverage for your child because he had asthma, he's covered. If you couldn't afford coverage because you were told heartburn was a preexisting condition, you're covered. [Laughter] If you're one of the 45 million Americans with a mental illness, you are covered.

If you're a young adult or entrepreneur striking out on your own, you're covered. If you're a young couple who previously had insurance that didn't include maternity benefits and now suddenly you need some maternity benefits, you're covered. If you lose your job and your health care with it, you're covered.

So all those things that would deny you coverage in the past, that were the cruelties of a broken health care system, on January 1, when these plans take effect—

*Audience member.* October 1!

*The President.* No, no, no, hold on. [Laughter] Hold on. I know what I'm talking about. You sign up starting on Tuesday. [Laughter] The plan will take effect on January 1. And when these plans take effect, all those things change forever.

Now, what about choice and cost? In States where the Federal Government helps run these marketplaces, the average American will have more than 50 different plans to choose from, with different levels of coverage. And because insurance companies are competing against one another for your business, a lot of Americans will pay significantly less for their insurance than they do now. Premiums are going to be different in different parts of the country, depending on how much coverage you buy. But 95 percent of uninsured Americans will see their premiums cost less than was expected. And many families, including more than two-thirds of all young adults who buy health care through these online marketplaces,

are also going to be eligible for tax credits that bring down the cost down even further.

So let me be specific. Right here in Maryland, average 25-year-old—have we got any 25-year-olds here? All right, so we've got a few. Some of you raised your hand, I'm not sure you're—[laughter]. All right.

Here in Maryland, average 25-year-old making \$25,000 a year could end up getting covered for as little as \$80 a month—\$80 a month. Here in Maryland, a family of four making \$60,000 a year could get covered for as little as \$164 a month.

It's the same story across the country. In Texas, average 27-year-old making \$25,000 could get covered for as little as \$83 a month. In Florida, a family of four making \$50,000 could get covered for as little as \$104 a month.

And keep in mind the Government didn't set these prices. The insurance companies, they proposed these prices because they want to get in with these big groups, with all these new customers. The insurance companies are saying these marketplaces, this law, will work. They're putting money on the line because they think it will work. Competition, choice, transparency—all these things are keeping costs down.

Now, knowing you can offer your family the security of health care, that's priceless. Now you can do it for the cost of your cable bill, probably less than your cell phone bill. [Laughter] Think about that. Good health insurance for the price of your cell phone bill or less.

And let's say you're a young woman, you just turned—I'm interested in this, because I've got two daughters, right? Let's say you just turned 26. Let's say you can't stay on your parent's plan anymore. If you buy health care through the marketplace, your plan has to cover free checkups, flu shots, contraceptive care. So you might end up getting more health care each month than you're paying for the premiums.

All told, nearly 6 in 10 Americans without health insurance today will be able to get covered for a hundred dollars or less. It would actually be 8 in 10 if every Governor were work-

ing as hard as Governor O'Malley to make the Affordable Care Act work for their citizens.

Unfortunately, we've still got a few Republican Governors who are so opposed to the very idea of the law—or at least they're doing it for the politics—that they haven't lifted a finger to help cover more people. Some of them have actually tried to harm the law before it takes effect.

But a lot of Republican Governors are putting politics aside and doing the right thing. You've got—and they deserve congratulations for that. It wasn't easy for them. But you've got conservative Governors in Ohio, in Michigan, in Pennsylvania, and Arizona—about eight Republican Governors in all, they've decided to expand Medicaid through the Affordable Care Act to cover more people in their States. And millions of Americans without insurance will get coverage through these programs.

So that's what the Affordable Care Act is. That's what all the fuss is about. We're giving more benefits and protections for folks who already have health insurance, and we created a new market—basically, a big group plan—for folks without health insurance so that they get a better deal, and then we're providing tax credits to help folks afford it.

You would think that would not be so controversial. [Laughter] You would think people would say, okay, let's go ahead and let's do this so everybody has health insurance coverage. The result is more choice, more competition, real health care security.

And one question people ask: How is it possible to do all this and keep costs down? Well, part of what we did was build into the law all sorts of measures to assure that the growth of health care costs would start slowing down. And it has. See, under the old system, doctors and hospitals, they were rewarded not for the quality of care, but for the quantity of care. They'd get paid for the number of procedures they did instead of whether they were working or not. Now there are penalties for hospitals with high readmission rates. And last year, surprisingly enough, for the first time ever, hospital readmission rates for Medicare patients actually fell. Right? That means fewer taxpayer

dollars go to providers that don't serve their patients well.

Over the past 5 years, we've more than doubled the adoption of electronic health records for physicians. So that means they can track what's going on better and make fewer mistakes. New technology startup companies are coming up with new inventions to monitor patient health, prevent infections. There's innovation going on all across the country. As a consequence, today, Medicare costs per enrollee are rising at the slowest rate in years. Employer-based health care costs are growing at about one-third the rate of a decade ago.

All told, since I signed the Affordable Care Act into law, we have seen the slowest growth in health care costs on record.

All right, so let's think about this. If you've got health insurance, you're getting better protections, better benefits. If you don't have health insurance, you're now getting to be part of a group plan. And health care costs overall are rising much more slowly than they did before we signed the law. So far, so good. So what's all the fuss about? What is it that everybody—what is that these Republicans are just so mad about?

*Audience members.* Boo!

*The President.* No, no, no, look, I want to be honest. There are parts of the bill that some folks don't like. To help pay for the program, the wealthiest Americans—families who make more than \$250,000 a year—will have to pay a little bit more. Extremely costly health insurance plans will no longer qualify for unlimited tax breaks. And most people who can afford health insurance now have to take responsibility to buy health insurance or pay a penalty.

Right? Now, the reason we do that is, when uninsured people who can afford to get health insurance don't, and then they get sick or they get hit by a car, and they show up at the emergency room, who do you think pays for that?

*Audience members.* We do.

*The President.* You do, in the form of higher premiums. Because the hospitals, they've got to get their money back somehow. So if they're treating somebody who doesn't have health insurance, they jack up premiums for everybody

who does have health insurance. It's like a hidden tax of a thousand dollars per family every year who has got health insurance. So we're saying, well, that's not fair. If you can afford to get health insurance, don't dump the costs on us. The law also requires employers with more than 50 employees to either provide health insurance for your workers or pay a penalty.

Now, some folks say, well, that's not fair. But if you are an employer, you can afford to provide health insurance, you don't, your employees get sick, they go to the emergency room or they end up on Medicaid because you're not doing what you're doing—you should be doing, why is it everybody else should be bearing those costs?

Now, there are some folks who disagree with me on this. They say that violates people's liberty, telling them they've got to get health insurance. Well, I disagree. So did Congress when it passed this bill into law. It is unfair for folks to game the system and make the rest of us pay for it. It's unfair for responsible employers who are doing the right thing, giving their employees health insurance, to get undercut by some operator that's not providing health insurance for their employees. That puts the employer who's doing the right thing at a disadvantage, right?

So this idea that you've got responsibilities—everybody—that's what Massachusetts did when they passed their health care plan a few years ago. And by the way, today, in Massachusetts, almost everybody is covered, and the system works pretty well. So—[*applause*].

All right, let me just wrap up by saying this: Like any law, like any big product launch, there are going to be some glitches as this thing unfolds. Folks in different parts of the country will have different experiences. It's going to be smoother in places like Maryland where Governors are working to implement it rather than fight it. But somewhere around the country, there's going to be a computer glitch, and the website's not working quite the way it's supposed to, or something happens where there's some error made somewhere; that will happen. That happens whenever you roll out a new program. And I guarantee you, the

opponents of the law, they'll have their cameras ready to document anything that doesn't go completely right, and they'll send it to the news folks, and they'll say, look at this, this thing's not working.

But most of the stories you'll hear about how Obamacare just can't work, it's just not based on facts. Every time they have predicted something not working, it's worked. I mean, they said that these rates would come in real high and everybody's premiums would be sky high. And it turns out, lo and behold, actually, the prices came in lower than we expected, lower than I predicted. That's how well competition and choice work.

They said this would be a disaster in terms of jobs. There's no widespread evidence that the Affordable Care Act is hurting jobs. One of John McCain's former economic advisers admitted just this week—and I'm quoting here—"I was expecting to see it. I was looking for it," but "it's not there." It's not there.

So the reason is reforming health care is going to help the economy over the long term. Not only will it help lower costs for businesses, not only will it help families, it will free up entrepreneurship in this country. Because if you've got a great idea for your own business, but you've never tried it because your spouse had a preexisting condition and you didn't want to lose your employer-based coverage, you've got the ability now to get your own coverage. That's security. That's freedom.

So we're now only 5 days away from finishing the job.

*Audience member.* Five days away.

*The President.* Five days. Starting on Tuesday, you can sign up. But you don't have to sign up on Tuesday; you've got 6 months to enroll in these new plans. You can go to the website; you can check it out; you can see if what I'm saying is true. [Laughter] You can sign up next week. You can sign up next month. You can sign up 2 months from now, 3 months from now. But you can sign up.

Tell your friends, tell your classmates, tell your family members about the new health care choices. Talk to folks at your church, in your classroom. You're going to a football

game, basketball game, talk to them. Tell them what the law means.

And over the next few months, State and local leaders from across the country are going to hold events to help get the word out. Go out there and join them. Secretary of Health and Human Services Kathleen Sebelius is in Texas right now, working with folks on the ground to make sure this law works for Texas families. All across the country, people are getting ready. All kinds of people are working hand in hand because we're all in this together. That's when America is at its best. That's what this country is all about.

But we need you to spread the word. But you don't have to take my word for it. If you talk to somebody who says, well, I don't know, I was watching Fox News, and they said this was horrible—[laughter]—you can say, you know what, don't take my word for it, go on the website. See for yourself what the prices are, see for yourself what the choices are, then make up your own mind.

Just make—that's all I'm asking. Make up your own mind. I promise you, if you go on the website and it turns out you're going to save \$100, \$200, \$300 a month on your insurance, or you'll be able to buy insurance for the first time, even if you didn't vote for me—[laughter]—I'll bet you'll sign up for that health care plan.

So you don't need to listen to the politicians. You don't need to listen to me. Just go check it out for yourself. Make up your own mind whether this works for you.

And part of—look, part of the reason I need your help to make this law work is because there are so many people out there working to make it fail. One of the biggest newspapers in the country recently published an editorial, I thought, was pretty good. They said, the Republicans in Congress are poisoning Obamacare, then trying to claim it's sick. [Laughter] That's exactly what's been happening.

I mean, they have tried to put up every conceivable roadblock. They cut funding for efforts to educate people about what's in the law. Some of them said if their constituents called them, we won't even try to explain to them what's in the law. They actually opened up an

investigation into people who try to help churches and charities understand how to help people sign up for the law.

Some of the Tea Party's biggest donors—some of the wealthiest men in America—are funding a cynical ad campaign trying to convince young people not to buy health care at all. I mean, think about it. These are billionaires several times over. You know they've got good health care.

*Audience members.* Right!

*The President.* But they are actually spending money on television, trying to convince young people that if you've got the choice between getting affordable health care or going without health care, you should choose not having any health care. Now, do you think if you get sick or you get hurt and you get stuck with a massive bill, these same folks, they're going to help you out?

*Audience members.* No!

*The President.* Are they going to pay for your health care?

*Audience members.* No!

*The President.* It is interesting, though, how over the last couple years, I'm—the Republican Party has just spun itself up around this issue. And the fact is the Republicans' biggest fear at this point is not that the Affordable Care Act will fail. What they're worried about is, it's going to succeed. I mean, think about it: If it was as bad as they said it was going to be, then they could just go ahead and let it happen, and then everybody would hate it so much, and then everybody would vote to repeal it, and that would be the end of it.

So what is it that they're so scared about?

*Audience member.* You!

*The President.* [Laughter] They have made such a big political issue out of this, trying to scare everybody with lies about “death panels” and “killing granny”—[laughter]—right? I mean that's—“Armageddon.” So if it actually works, they'll look pretty bad. If it actually works, that will mean that everything they were saying really wasn't true and they were just playing politics.

*Audience members.* That's right!

*The President.* Just the other day, one Republican in Congress said we need to shut this thing down before the marketplaces open and people get to see that they'll be getting coverage and getting these subsidies because—and I'm going to quote him here—he said, “It's going to prove almost impossible to undo Obamacare.” [Laughter] Right? So, in other words, we've got to shut this thing down before people find out that they like it. [Laughter] That's a strange argument. Don't you think that's a strange argument?

*Audience members.* Yes!

*The President.* And the closer we get, the more desperate they get. I mean, over the last few weeks, the rhetoric has just been cranked up to a place I've never seen before. One Congressman said that Obamacare is “the most dangerous piece of legislation ever passed.” [Laughter] Ever. In the history of America, this is the most dangerous piece of legislation. [Laughter] Providing—creating a marketplace so people can buy group insurance plans, the most dangerous ever.

You had a State representative somewhere say that it's “as destructive to personal and individual liberty as the Fugitive Slave Act.”

*Audience members.* Boo!

*The President.* Think about that. Affordable health care is worse than a law that let slave owners get their runaway slaves back.

*Audience members.* No!

*The President.* I mean, these are quotes. I'm not making this stuff up. And here's one more that I've heard. I like this one: “We have to”—and I'm quoting here—“We have to repeal this failure before it literally kills women, kills children, kills senior citizens.” Now, I have to say—that one was from 6 months ago—I just want to point out we still have women—[laughter]—we still have children, we still have senior citizens.

All this would be funny if it wasn't so crazy. And a lot of it is just hot air. A lot of it is just politics. I understand that. But now the Tea Party Republicans have taken it to a whole new level, because they're threatening either to shut down the Government or shut down the entire economy by refusing to let America pay

its bills for the first time in history unless I agree to gut a law that will help millions of people.

*Audience members.* Boo!

*The President.* Think about this. Shutting down the Government just because you don't like a law that was passed and found constitutional and because you don't like the idea of giving people new access to affordable health care, what kind of idea is that?

I mean, think about how that would impact Maryland. This is an area where lots of people would be badly hurt by a Government shutdown. A lot of people around here wake up and go to serve their country every single day in the Federal Government: civilians who work at military bases, analysts, scientists, janitors, people who process new veterans' and survivors' benefit claims. They'd all have to stay home and not get paid. And it—we all know it would badly damage the economy.

I mean, whatever effect Obamacare might have on the economy is far less than even a few days of Government shutdown. I mean, even if you believed that Obamacare somehow was going to hurt the economy, it won't hurt the economy as bad as a Government shutdown. And by the way, the evidence is that it's not going to hurt the economy. Obamacare is going to help the economy. And it's going to help families and help businesses.

As for not letting America pay its bills, I have to say, no Congress before this one has ever—ever—in history been irresponsible enough to threaten default, to threaten an economic shutdown, to suggest America not pay its bills, just to try to blackmail a President into giving them some concessions on issues that have nothing to do with a budget.

I mean, this is the United States of America. We're not a deadbeat nation. We don't run out on our tab. We don't not pay our note. We are the world's bedrock economy, the world's currency of choice. The entire world looks to us to make sure that the world economy is stable. You don't mess with that. [*Applause*] You don't mess with that.

And that's why I will not negotiate on anything when it comes to the full faith and credit of the United States of America.

We're not going to submit to this kind of total irresponsibility. Congress needs to pay our bills on time. Congress needs to pass a budget on time. Congress needs to put an end to governing from crisis to crisis. Our focus as a country should be on creating new jobs and growing our economy and helping young people learn and restoring security for hard-working, middle class families.

This is not about the fortunes of any one party. This is not about politics. This is about the future of our country. If Republicans do not like the law, they can go through the regular channels and processes to try to change it. That's why we have elections. So they can go through the normal processes and procedures of a democracy, but you do not threaten the full faith and credit of the United States of America.

And meanwhile, we're going to keep implementing the law.

*Audience member.* It's the law!

*The President.* It's the law. And like I said, there are going to be some glitches along the way. Every law has hiccups when it's first starting off. People forget, by the way, Medicare Part D—passed by my predecessor, George Bush, passed by a Republican House of Representatives—the prescription drug bill passed into law 10 years ago was even more unpopular than the Affordable Care Act before it took into effect. Everybody was saying what a disaster it was going to be. The difference was Democrats worked with Republicans to make it work even better. Steny remembers this. Even though Democrats weren't happy that the law wasn't paid for and was going to add hundreds of billions of dollars to the deficit and we weren't negotiating a better deal with the drug companies, everybody worked—once it was the law—to try to make it work. And today, about 90 percent of seniors like their prescription drug coverage.

So we may not get that same level of cooperation from Republicans right now. But the good news is, I believe eventually they'll come

around. Because Medicare and Social Security faced the same kind of criticism. Before Medicare came into law, one Republican warned that “one of these days, you and I are going to spend our sunset years telling our children and our children’s children what it once was like in America when men were free.” That was Ronald Reagan. And eventually, Ronald Reagan came around to Medicare and thought it was pretty good and actually helped make it better.

So that’s what’s going to happen with the Affordable Care Act. And once it’s working really well, I guarantee you, they will not call it Obamacare. [Laughter]

Here is a prediction for you: A few years from now, when people are using this to get coverage and everybody is feeling pretty good about all the choices and competition that they’ve got, there are going to be a whole bunch of folks who say, yes, I always thought this provision was excellent. [Laughter] I voted for that thing. You watch. [Laughter] It will not be called Obamacare. [Laughter]

But I’m always willing to work with anybody from either party. If you’ve got a serious idea for making the Affordable Care Act better or making our broader health care system better, I’m happy to work with you, because that’s what the majority of the American people want. They don’t want posturing, they want governing. They don’t want politics, they want us to work together to make the lives of ordinary Americans a little bit better, a little bit more secure.

So, Maryland, I’m asking for your help. I need your help. We may have some very well-

funded opponents. We may have some very talkative opponents. But you’re going to be the best, most credible messengers to spread the word about this law and all the benefits that the American people stand to get and have earned.

So tell your friends, tell your family. Get covered. Get on that website. Answer the questions of folks who don’t know what this is all about. Point them to [healthcare.gov](http://healthcare.gov). Teach them how to use the website. Make sure they sign up. Let’s help our fellow Americans get covered.

Then, let’s keep on working to rebuild the middle class. Let’s go and focus on creating more good-paying jobs. Let’s build more ladders of opportunity for everybody willing to work hard. Let’s make sure the United States of America keeps being a place where you can make it if you try.

Thank you, everybody. God bless you. God bless the United States of America.

NOTE: The President spoke at 10:50 a.m. in the Novak Field House. In his remarks, he referred to 2012 Republican Presidential nominee W. Mitt Romney; Gov. John R. Kasich of Ohio; Gov. Richard D. Snyder of Michigan; Gov. Thomas W. Corbett, Jr., of Pennsylvania; Gov. Janice K. Brewer of Arizona; Mark M. Zandi, chief economist, Moody’s Analytics, in his capacity as economic adviser to 2008 Republican Presidential nominee Sen. John S. McCain III; Sen. R. Edward “Ted” Cruz; Rep. John C. Fleming, Jr.; and State Rep. William L. O’Brien of New Hampshire.

## Remarks Following a Meeting With Prime Minister Manmohan Singh of India

September 27, 2013

### Syria

*The President.* Well, I’ve asked for Prime Minister Singh’s indulgence to begin my remarks on the issue of Syria. As many of you are now aware, yesterday the United States and Russia were able to hammer out an agreement,

### Prime Minister Manmohan Singh of India

partnering with the other members of the P-5 and the Security Council, around Syria eliminating its chemical weapons and ultimately having them destroyed by the international community.

This is something that we have long sought. And the fact that we now have a framework