

or of letting us represent them.” And Tom never lost that sense of wonder.

It’s interesting—as I read that passage, what he wrote—the first time I visited Capitol Hill, Tom Foley was Speaker. I was a very young man and I was doing community work, and I remember seeing that Capitol and having that same sense of wonder. And I think now about Tom Foley being here doing that work and inspiring what might have ultimately led me to be interested in public service as well.

When we’re standing outside these magnificent buildings, we have that sense of wonder and that sense of hope. And sometimes, the longer you’re here, the harder it is to hang on to that. And yet Tom Foley never lost it—never lost that sense of wonder, never lost the

sense of gratitude. What a privilege, he felt it was, to serve. And he never forgot why he came here: on behalf of this Nation and his State and the citizens that he loved and respected so much.

And so, as a country, we have to be grateful to him. And to Heather and to the people of the great State of Washington, thank you so much for sharing Tom with us.

God bless Tom Foley. God bless the United States of America.

NOTE: The President spoke at 4:11 p.m. in the National Statuary Hall at the U.S. Capitol. In his remarks, he referred to Heather S. Foley, wife of former Speaker Foley; and former Rep. Robert H. Michel.

Statement on the First Anniversary of Hurricane Sandy *October 29, 2013*

One year ago, Hurricane Sandy’s landfall devastated communities up and down the East Coast, a tragedy that demanded massive rescue, recovery, and rebuilding efforts. Today we remember our fellow Americans who lost their lives to that storm, and we comfort the families who grieve them still. And while there are still homes to rebuild and businesses to reopen, the last year has also served as a reminder of the strength and resilience of the American people. We’ve seen first responders act with heroism, strangers lend a helping hand, and entire communities come together to heal. There’s more work to do, but that’s the spirit with which we’ll continue to do it for our fellow Americans who still need a hand.

Over the past year, my administration has fought for these communities throughout the response, and the Federal Government will remain by their side as our fellow citizens re-

build. We’ve provided billions of dollars of assistance to hundreds of thousands of people and small-business owners through direct aid, grants, and loans. We’ve helped thousands of families stay in their homes, communities cut through redtape, and bureaucracy to receive the help they need and worked with State and local officials to open 97 percent of public beaches before Memorial Day, sending a strong message to the country that the shore was open for business. Through a Federal commitment to a long-term rebuilding effort, our roads, bridges, hospitals, and businesses are coming back stronger than before.

That’s who we are as Americans: We take care of our own; we leave nobody behind. And as long as our fellow Americans continue to travel the long and sometimes difficult road to recovery, their country will stay with them every step of the way.

Remarks at Faneuil Hall in Boston, Massachusetts *October 30, 2013*

[Governor Deval L. Patrick of Massachusetts made brief opening remarks, concluding as follows.]

Gov. Patrick. So, Mr. President, welcome to the capital of Red Sox Nation. And welcome

also to the future of affordable, accessible health care for everybody.

Ladies and gentlemen, the President of the United States.

The President. Hello, Boston! It's good to be back in Boston. It's good to be back in Boston, because one of America's best Governors introduced me, Deval Patrick. Give him a big round of applause. It's good to see Congressman Bill Keating here. Give Bill a big round of applause. I want to praise somebody who's not here—I just left him—but he wears his heart on his sleeve. He loves this city so much, and it shows in what he's been doing for years now: one of America's best mayors, Tom Menino. [Applause] Couldn't be prouder of him.

And it's good to see all of you. I was just at the airport—Deval was kind enough to meet me, along with Mayor Menino. And Mayor Menino went back to City Hall to work so he could wrap up in time for the first pitch. I understand that. [Laughter] I am well aware that a Presidential visit is not the biggest thing going on today in Boston. [Laughter] I understand that. I tried to grow a beard, but Michelle, she wasn't having it. [Laughter]

I am also old enough to remember a time when the Red Sox were not in the World Series three times in 10 years. [Laughter] But I know the chance to win one at home for the first time since 1918 is a pretty special thing. So I promise we will be done here in time—[laughter]—for everybody to head over to Fenway and maybe see Big Papi blast another homer.

And maybe the other Sox will do better next year. [Laughter] I'm just—you know, you can hope. You can dream. [Laughter]

The reason I'm here, though, is because this is the hall where, 7 years ago, Democrats and Republicans came together to make health reform a reality for the people of Massachusetts. It's where then-Governor Mitt Romney, Democratic legislators, Senator Ted Kennedy, many of the folks who are here today joined forces to connect the progressive vision of health care for all with some ideas about markets and competition that had long been championed by conservatives.

And as Deval just said, it worked. It worked. Health care—

Audience members. Mr. President, reject Keystone XL. Stop climate change. For our generation, stop the pipeline! Mr. President—

The President. Okay. We're talking about health care today, but we will—

Audience members. —reject Keystone XL. Stop climate change. Stop climate change. For our generation—

Audience members. Boo!

The President. No, no, no, that's okay. The—that is the wrong rally. [Laughter] We've got—we had the climate change rally back in the summer. [Laughter] This is the health care rally. [Applause] Now—

So health care reform in this State was a success. That doesn't mean it was perfect right away. There were early problems to solve. There were changes that had to be made. Anybody here who was involved in it can tell you that. As Deval just said, enrollment was extremely slow. Within a month, only about a hundred people had signed up—a hundred. But then 2,000 had signed up and then a few more thousand after that. And by the end of the year, 36,000 people had signed up.

And the community all came together. You even had the Red Sox help enlist people to get them covered. And pretty soon, the number of young uninsured people had plummeted. When recession struck, the financial security of health care sheltered families from deeper hardship. And today, there is nearly universal coverage in Massachusetts, and the vast majority of its citizens are happy with their coverage.

And by the way, all the parade of horrors, the worst predictions about health care reform in Massachusetts never came true. They're the same arguments that you're hearing now. Businesses didn't stop covering workers, the share of employers who offered insurance increased. People didn't get left behind, racial disparities decreased. Care didn't become unaffordable, costs tracked what was happening in other places that wasn't covering everybody.

Now, Mitt Romney and I ran a long and spirited campaign against one another, but I've always believed that when he was Governor

here in Massachusetts, he did the right thing on health care. And then Deval did the right thing by picking up the torch and working to make the law work even better. And it's because you guys had a proven model that we built the Affordable Care Act on this template of proven, bipartisan success. Your law was the model for the Nation's law.

So let's look at what's happened. Today, the Affordable Care Act requires insurance companies to abide by some of the strongest consumer protections this country has ever known: a true patient's bill of rights. No more discriminating against kids with preexisting conditions. No more dropping your policy when you get sick and need it most. No more lifetime limits or restrictive annual limits. Most plans now have to cover free preventive care like mammograms and birth control. Young people can stay on their parents' plans until they turn 26. All of this is in place right now. It is working right now.

Now, the last element of this began on October 1. It's when the Affordable Care Act created a new marketplace for quality, private insurance plans for the 15 percent or so of Americans who don't have health care and for the 5 percent of Americans who have to buy it on their own and they're not part of a group, which means they don't get as good a deal.

And this new marketplace was built on the Massachusetts model. It allows these Americans who have been locked out to get a better deal from insurers; they're pooling their purchasing power as one big group. And insurers want their business, which means they give them a better deal, and they compete for that business. And as a result, insurers in the marketplace, they can't use your medical history to charge you more. If you've been sick, you finally have the same chance to buy quality, affordable health care as everybody else.

A lot of people will qualify for new tax credits under this law that will bring down costs even further, so that if you lose your job or you start a new business or you're self-employed or you're a young person trying several jobs until you find that one that sticks, you're going to be able to be insured: insurance that goes with

you and gives you freedom to pursue whatever you want, without fear that accident or illness will derail your dreams.

Now, this marketplace is open now. Insurance companies are competing for that business. The deal is good; the prices are low. But let's face it, we've had a problem. The website hasn't worked the way it's supposed to over these last couple of weeks. And as a consequence, a lot of people haven't had a chance to see just how good the prices for quality health insurance through these marketplaces really are.

Now, ultimately, this website, health-care.gov, will be the easiest way to shop for and buy these new plans, because you can see all these plans right next to each other and compare prices and see what kind of coverage it provides. But look, it's—there's no denying it, right now, the website is too slow, too many people have gotten stuck. And I am not happy about it. And neither are a lot of Americans who need health care, and they're trying to figure out how they can sign up as quickly as possible. So there's no excuse for it. And I take full responsibility for making sure it gets fixed ASAP. We are working overtime to improve it every day. Every day.

And more people are successfully buying these new plans online than they were a couple of weeks ago, and I expect more people will be able to buy conveniently online every single day as we move forward. We're going to get these problems resolved.

Now, in the meantime, you can still apply for coverage over the phone or by mail or in person, because those plans are waiting and you're still able to get the kind of affordable, reliable health insurance that's been out of reach for too many people for too long.

So I am old enough to remember when there was not such a thing as a website. [Laughter] I know that's shocking to people. [Laughter] But the point is, I'm confident these marketplaces will work, because Massachusetts has shown that the model works, and we know what's being offered by these insurers. [Applause] We know it's going to work.

And so far, choice and competition in the new national marketplaces have helped keep costs lower than even we projected. In fact, nearly half of all single, uninsured 18-to-34-year-olds may be able to buy insurance for 50 bucks a month or less. Less than your cell phone bill, less than your cable bill. And one study shows that nearly 6 in 10 uninsured Americans may find coverage for a hundred bucks a month or less, even if they're older than 34.

And frankly, if every Governor was working as hard as Deval—or Governor O'Malley in Maryland or Governor Cuomo in New York—to make this law work for their citizens, as opposed to thinking politically, about 8 in 10 Americans would be getting health insurance for less than a hundred bucks a month.

And by the way, it's not just in Massachusetts. Look at Kentucky. Governor Steve Beshear, who's a Democrat, is like a man possessed with helping more people get covered. He thinks it's the right thing to do. Keep in mind, I did not win in Kentucky. *[Laughter]* But there are a lot of uninsured people in Kentucky, and they're signing up.

Oregon has covered 10 percent of its uninsured citizens already because of the Affordable Care Act. Ten percent of the uninsured have already gotten coverage. Arkansas—I didn't win that State either—*[laughter]*—has covered almost 14 percent of its uninsured already. That's already happened. And that—you've got some Republican Governors, like Governor Kasich of Ohio, who've put politics aside, and they're expanding Medicaid through this law to cover millions of people.

Now, unfortunately, there are others that are so locked in to the politics of this thing that they won't lift a finger to help their own people, and that's leaving millions of Americans uninsured unnecessarily. That's a shame. Because if they put as much energy into making this law work as they do in attacking the law, Americans would be better off. *[Applause]* Americans would be better off.

So that's the Affordable Care Act: better protections for Americans with insurance; a new marketplace for Americans without insur-

ance; new tax credits to help folks afford it; more choice, more competition; real health care security not just for the uninsured or underinsured, but for all of us, because we pay more in premiums and taxes when Americans without good insurance visit the emergency room. We get taxed.

And since we all benefit, there are parts of this law that also require everybody to contribute, that require everybody to take some measure of responsibility. So to help pay for the law, the wealthiest Americans—families who make more than \$250,000 a year—they've got to pay a little bit more. The most expensive employer health insurance plans no longer qualify for unlimited tax breaks. Some folks aren't happy about that, but it's the right thing to do.

Just like in Massachusetts, most people who can afford health insurance have to take responsibility to buy health insurance or pay a penalty. And employers with more than 50 employees are required to either provide health insurance to their workers or pay a penalty, again, because they shouldn't just dump off those costs onto the rest of us. Everybody has got some responsibilities.

Now, it is also true that some Americans who have health insurance plans that they bought on their own through the old individual market are getting notices from their insurance companies suggesting that somehow because of the Affordable Care Act, they may be losing their existing health insurance plans. This has been the latest flurry in the news. There—because there's been a lot of confusion and misinformation about this, I want to explain just what's going on.

One of the things health reform was designed to do was to help not only the uninsured, but also the underinsured. And there are a number of Americans—fewer than 5 percent of Americans—who've got cut-rate plans that don't offer real financial protection in the event of a serious illness or an accident. Remember, before the Affordable Care Act, these bad-apple insurers had free rein every single year to limit the care that you received or use minor preexisting conditions to jack up

your premiums or bill you into bankruptcy. So a lot of people thought they were buying coverage, and it turned out not to be so good.

Before the Affordable Care Act, the worst of these plans routinely dropped thousands of Americans every single year. And on average, premiums for folks who stayed in their plans for more than a year shot up about 15 percent a year. This wasn't just bad for those folks who were—who had these policies, it was bad for all of us, because, again, when tragedy strikes and folks can't pay their medical bills, everybody else picks up the tab.

Now, if you had one of these substandard plans before the Affordable Care Act became law and you really liked that plan, you were able to keep it. That's what I said when I was running for office. That was part of the promise we made. But ever since the law was passed, if insurers decided to downgrade or cancel these substandard plans, what we said under the law is, you've got to replace them with quality, comprehensive coverage, because that, too, was a central premise of the Affordable Care Act from the very beginning.

And today, that promise means that every plan in the marketplace covers a core set of minimum benefits, like maternity care and preventive care and mental health care and prescription drug benefits and hospitalization. And they can't use allergies or pregnancy or a sports injury or the fact that you're a woman to charge you more. They can't do that anymore. [Applause] They can't do that anymore.

If you couldn't afford coverage because your child had asthma, well, he's now covered. If you're one of the 45 million Americans with a mental illness, you're now covered. If you're a young couple expecting a baby, you're covered. You're safer. The system is more secure for you, and it's more secure for everybody.

So if you're getting one of these letters, just shop around in the new marketplace. That's what it's for. Because of the tax credits we're offering—

Audience member. Mr. President—

The President. —and the competition—

Audience member. —reject the Keystone Pipeline! For our generation—[inaudible]—and the students.

The President. The—because of the tax credits that we're offering and the competition between insurers, most people are going to be able to get better, comprehensive health care plans for the same price or even cheaper than projected. You're going to get a better deal.

Now, there's a fraction of Americans with higher incomes who will pay more on the front end for better insurance with better benefits and protections like the patient's bill of rights. And that will actually save them from financial ruin if they get sick. But nobody is losing their right to health care coverage. And no insurance company will ever be able to deny you coverage or drop you as a customer altogether. Those days are over. And that's the truth. [Applause] That is the truth.

So for people without health insurance, they're finally going to be able to get it. For the vast majority of people who have health insurance that works, you can keep it. For the fewer than 5 percent of Americans who buy insurance on your own, you will be getting a better deal.

So anyone peddling the notion that insurers are canceling people's plan without mentioning that almost all the insurers are encouraging people to join better plans with the same carrier and stronger benefits and stronger protections, while others will be able to get better plans with new carriers through the marketplace, and then, many will get new help to pay for these better plans and make them actually cheaper—if you leave that stuff out, you're being grossly misleading, to say the least.

But frankly, look, you saw this in Massachusetts—this is one of the challenges of health care form—health care is complicated, and it's very personal, and it's easy to scare folks. And it's no surprise that some of the same folks trying to scare people now are the same folks who've been trying to sink the Affordable Care Act from the beginning. And frankly, I don't understand it. Providing people with health care, that should be a no-brainer. Giving

people a chance to get health care should be a no-brainer.

And I've said before, if folks had actually good ideas—better ideas than what's happening in Massachusetts or what we've proposed for providing people with health insurance—I'd be happy to listen. But that's not what's happening. And anyone defending the remnants of the old, broken system as if it was working for people, anybody who thinks we shouldn't finish the job of making the health care system work for everybody—especially when these folks offer no plan for the uninsured or the underinsured or folks who lose their insurance each year—those folks should have to explain themselves.

Because I don't think we should go back to discriminating against kids with preexisting conditions. I don't think we should go back to dropping coverage for people when they get sick or because they make a mistake on their application. I don't think we should go back to the daily cruelties and indignancies—indignities and constant insecurity of a broken health care system. And I'm confident most Americans agree with me.

So yes, this is hard, because the health care system is a big system, and it's complicated. And if it was hard doing it just in one State, it's harder to do it in all 50 States, especially when the Governors of a bunch of States and half of the Congress aren't trying to help. Yes, it's hard. But it's worth it. It is the right thing to do, and we're going to keep moving forward. We are going to keep working to improve the law, just like you did here in Massachusetts.

We are just going to keep on working at it. We're going to grind it out, just like you did here in Massachusetts, and by the way, just like we did when the prescription drug program for seniors known as Medicare Part D was passed by a Republican President a decade ago. That health care law had some early challenges as well. There were even problems with the website. [Laughter] And Democrats weren't happy with a lot of the aspects of the law because, in part, it added hundreds of billions of dollars to the deficit; it wasn't paid for, unlike the Afford-

able Care Act, which will actually help lower the deficit.

Now—but you know what, once it was the law, everybody pitched in to try to make it work. Democrats weren't about to punish millions of seniors just to try to make a point or settle a score. So Democrats worked with Republicans to make it work. And I'm proud of Democrats for having done that. It was the right thing to do. Because now about 90 percent of seniors like what they have. They've gotten a better deal.

Both parties working together to get the job done, that's what we need in Washington right now. [Applause] That's what we need in Washington right now.

You know, if Republicans in Congress were as eager to help Americans get covered as some Republican Governors have shown themselves to be, we'd make a lot of progress. I'm not asking them to agree with me on everything, but if they'd work with us like Mitt Romney did, working with Democrats in Massachusetts—or like Ted Kennedy often did with Republicans in Congress, including on the prescription drug bill—we'd be a lot further along.

So the point is, we may have political disagreements; we do, deep ones. In some cases, we've got fundamentally different visions about where we should take the country. But the people who elect us to serve, they shouldn't pay the price for those disagreements. Most Americans don't see things through a political lens or an ideological lens. This debate has never been about right or left. It's been about the helplessness that a parent feels when she can't cover a sick child or the impossible choices a small business faces between covering his employees or keeping his doors open.

I want to give you just—I want to close with an example. So a person named Alan Schaeffer, Prattsburgh, New York, and he's got a story to tell about sacrifice, about giving up his own health care to save the woman he loves. So Alan wrote to me last week, and he told me his story.

Four years ago, his wife Jan, who happens to be a nurse, was struck with cancer, and she had

to stop working. And then, halfway through her chemo, her employer dropped coverage for both of them. And Alan is self-employed; he's got an antique business. So he had to make sure his wife had coverage, obviously, in the middle of cancer treatments, so he went without insurance.

Now, the great news is, today, Jan is cancer-free. She's on Medicare, but Alan's been uninsured ever since. Until last week, when he sat down at a computer and—I'm sure after multiple tries—[laughter]—signed up for a new plan under the Affordable Care Act, coverage that can never be taken away if he gets sick.

So I just want to read you what he said in this letter. He says, "I've got to tell you, I've never been so happy to pay a bill in my entire life." [Laughter] "When you don't have insurance at my age, [it can] really feel like a time bomb waiting to go off. The sense of relief from knowing I can live out my days longer and healthier, that's just a tremendous weight off my shoulders."

So, 2 days later, Alan goes over to his buddy Bill's house. He sits Bill down, and his wife Diana, at their computer. And after several tries—[laughter]—Alan helped lift that weight from their shoulders by helping them to sign up for a new plan also. And compared to their current plan, it costs less than half as much and covers more.

See, that's why we committed ourselves to this cause: for Alan and Jan; for Bill, Diana.

Audience member. Annie.

The President. For Annie. For anyone who wrote letters and shared stories and knocked on doors because they believed, what could happen here in Massachusetts could happen all across the country. And for them and for

you, we are going to see this through. [Applause] We're going to see this through. We are going to see this through.

This hall is home to some of the earliest debates over the nature of our Government, the appropriate size, the appropriate role of our Government. And those debates continue today, and that's healthy. They're debates about the role of the individual and society and our rugged individualism and our sense of self-reliance, our devotion to the kind of freedoms whose first shot rang out not far from here. But they are also debates tempered by a recognition that we're all in this together; and that when hardship strikes—and it could strike any of us at any moment—we're there for one another; and that as a country, we can accomplish great things that we can't accomplish alone. We believe that. [Applause] We believe that.

And those sentiments are expressed in a painting right here in this very hall: "Liberty and Union, now and forever, one and inseparable." That's the value statement Deval was talking about. That's what health care reform is about. That's what America is about. We are in this together, and we are going to see it through.

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

NOTE: The President spoke at 3:50 p.m. In his remarks, he referred to David A. "Big Papi" Ortiz, first baseman, Major League Baseball's Boston Red Sox; 2012 Republican Presidential nominee W. Mitt Romney; and former President George W. Bush. The transcript released by the Office of the Press Secretary also included the remarks of Gov. Patrick.

Remarks at a Democratic Congressional Campaign Committee Fundraiser in Weston, Massachusetts October 30, 2013

Thank you so much. Everybody, have a seat. Thank you. Well, first of all, that was an astonishingly succinct introduction by Al. [Laughter] And let me just say, Al and Susan have

been such extraordinary friends to so many of us for so long, and that alone would make me grateful. But the service that they rendered as our representatives in one of our most