

Bill Richardson for President

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American Choices: Bill Richardson's Plan for Affordable Health Coverage for All Americans

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Thanks so much for that kind introduction. It's all true. It's an honor for me to be here in Iowa today. And I want to thank you for joining me in this national discussion about our healthcare system.

Affordable health coverage is a fading dream for many families -- families who all too often are waking to the nightmare of a sick child or parent.

These are the facts.

Over 45 million of our fellow Americans do not have health insurance.

Since 2000, health care premiums for families have nearly doubled.

By some estimates, 18,000 American lives are lost each year because of inadequate health insurance.

We need universal healthcare now.

Despite Republican hand-wringing about the cost of universal care, it is clear that the cost of doing something -- in lives and dollars -- pales in comparison to the cost of doing nothing.

We cannot afford a healthcare system that doesn't cover every American. The cost to our economy and the well-being of our people is just too high.

Today, we as a nation need to be responsible stewards of the health of our children and parents, our brothers and sisters, our husbands and wives.

President Bush has failed this basic test of American decency.

The response of the Bush Administration to the healthcare crisis has been predictably perverse. Not content to sit back and do nothing, President Bush is now threatening to veto the S-CHIP legislation, which would effectively force states to drop coverage for up to a million children.

Let's be clear: right now, President Bush's health care plan is to *eliminate* the health coverage of nearly a million children. That's not policy, it's punishment.

We need a government that makes it easier, not harder, to keep our kids healthy.

We need a President who believes that every American should have access to quality healthcare. Every American. Period.

But we should also remember that good intentions are not a policy. We need a common-sense, American solution to this American problem. We need a system that works.

My plan is built on common-sense principles. We have to remember the virtue of personal responsibility, but we cannot forget we're all in this together. We need to recognize that choice is good, but only if there are good choices for everyone.

I believe that your health and the health of your loved ones should not depend on your station in life. All Americans deserve quality healthcare, whether you're a ditchdigger or a CEO, or a bus driver or a teacher, or a doctor. Even

the rich suffer the poverty of sickness. Cancer and diabetes don't ask for bank statements before they strike.

And so, first, we guarantee coverage for all Americans. The path to universal health coverage will not be easy, but it is both the right and righteous thing to do.

Universal healthcare is not only a moral imperative, it is also an economic imperative. The lack of guaranteed, quality healthcare coverage costs us up to 130 billion dollars each year in lost productivity. By 2010 the average family that *does* have insurance will pay an **extra 15 hundred dollars** to cover those that don't.

COVERAGE

My plan builds on existing models to rapidly expand coverage. My plan does not build new bureaucracy. The last thing we need between patients and doctors is another sticky web of red tape.

And we don't need a one-size-fits-all system -- Americans deserve better than that. My plan offers five effective options for delivering quality coverage: plans for veterans, lower-income children and families, young adults, Americans 55 to 64, and working families and small businesses.

Some of my colleagues in Washington seem to have forgotten that working families and small businesses -- not politicians -- are the engine that makes our economy work. We need a healthcare system that works for them.

And when I am elected, they will be able to purchase the same plan that members of Congress and the President have.

Under my plan, we will expand Medicare as a choice for Americans 55 to 64. This is just plain common sense. New research from the New England Journal of Medicine shows that this could reduce costs by ensuring that older adults get the cancer screening and other preventive services that they need.

It's about time that this Great Society program reached more of our society's members.

Young adults up to age twenty-five will be given the option of keeping their family coverage regardless of student status. Too many young people are left excluded and vulnerable as they transition into adulthood.

Our young people are too valuable a resource to leave unprotected.

With my plan, lower-income children and families will obtain coverage through expanded Medicaid and S-CHIP programs.

And my plan doesn't forget about the well-being of our nation's veterans.

Our veterans are not asking for the parades or honors they've earned so many times over -- they're simply asking for the same decent medical coverage that so many of us civilians take for granted. And, they shouldn't have to ask.

That's why I will create a Heroes Health Card that provides veterans with the care they deserve, where they need it, without bureaucratic hassles. At the same time, we will strengthen the VA system by guaranteeing funding from year to year, so that they can directly access the high-quality care they were promised. These men and women fought the enemy abroad. They should not have to fight their government at home to get the health care they need.

COST

My vision of American healthcare begins with individual choice and shared responsibility.

To ensure that every American gets quality coverage, we need to ensure that every American has a stake in the system. Therefore, by the end of my first term, my plan will require that all Americans obtain coverage for themselves and their families.

All Americans will be responsible for their fair share.

Employers will be required to contribute to their employees' healthcare premiums, or pay to help the uninsured purchase coverage.

Make no mistake, we are going to pay for this, one way or another. We are paying hundreds of Billions for the uninsured now -- people who delay and skip the care they need wind up in emergency rooms and have the costs of their chronic diseases spiral unnecessarily out of control. My plan fairly distributes the cost and will dramatically reduce the expenses we are already paying.

Insurance companies have to be part of the healthcare solution, not part of the problem. We will require these

companies to insure anyone who wants coverage, instead of cherry-picking the healthiest of our citizens.

If only the healthy needed health insurance, we wouldn't have a problem.

I believe that everyone deserves coverage regardless of health or financial status. We are building a national house of healthcare, and we cannot afford to turn any Americans away.

We must also recognize that available coverage is meaningless unless it's affordable. Americans who need help paying for coverage will get a sliding-scale tax credit to help out.

Many families are forced to charge medical expenses to their credit cards -- often resulting in outrageous interest rates that quickly spiral out of control. American households with a major medical expense in the past three years have an average of almost \$4,000 more credit-card debt.

I will set limits on the interest rates that can be imposed on medical expenses charged to credit cards.

It is simply wrong for credit-card companies to exploit the illness and misfortune of families, and we will stop this practice.

CONTROLLING COSTS -- OVERALL

Just as important as helping some afford health coverage, is making sure that healthcare costs are lower for all.

We spend 2.2 trillion dollars a year on health care in this country. 2.2 trillion dollars. We all know that we're not getting what we've paid for.

First of all, we spend too much on bureaucracy -- up to 31 percent of national health care expenditures go towards administration. We need more doctors treating patients and fewer bureaucrats pushing paper.

How do we do that? I would *require* insurance companies to spend less on administration and at least 85% on direct care; I would standardize their forms; and I would simplify reporting requirements for physicians and hospitals. Right now, there are nearly thirty federal agencies involved in regulating hospitals, not to mention state, local and private organizations. We can do better.

In addition, we could save almost 160 billion dollars every year by improving our health information technology. This is a modern problem and we need to use modern tools to fix it.

I would allow Medicare to negotiate directly for prescription drugs.

Perhaps most importantly, we need to drastically shift our focus from the endgame to the pre-game. That means serious investment in prevention. A wise man once said that "an ounce of prevention is worth a pound of the cure." But I doubt even he imagined that our federal government would spend 80 billion dollars per year to treat diabetes, but only four billion to prevent and manage the disease.

That just doesn't make sense.

We need to require that all health plans cover a standard set of proven preventive services. If there's one thing better than a patient's being cured of a disease, it's his never having had it at all.

As President, I will help communities get junk food out of their schools and physical education back in -- just like we've done in New Mexico.

I would also sign a nationwide smoking ban in workplaces, as I have in New Mexico. Smoking causes over four hundred thousand deaths per year and costs us at least 157 billion dollars. We cannot claim to be serious about public health unless we are serious about getting smoking out of public places.

QUALITY OF CARE

Finally, we need to improve quality of care. It's the right thing to do for our people and for our economy. Medicare alone could save nearly 40 billion dollars a year -- while improving patient outcomes -- if everybody in the program got the highest-quality, most-efficient care.

There are six common-sense steps we can take to improve care:

First, I will ensure that health care providers have the tools they need. These include electronic medical records and reimbursement for providing proven preventive care. These tools are just as important to improving care as stethoscopes and syringes.

Second, I will promote evidence-based care. I will form a public-private partnership to research the comparative effectiveness of new drugs, devices, tests and treatments. Again, this is simple common sense. Treatment should be determined by rational research, not by the size of an advertising budget.

Third, I will improve patient safety. We have to expand training programs; require healthcare facilities to report preventable errors; and support hospitals that are working to improve patient safety and prevent avoidable hospitalizations. *Preventable* medical errors cost our nation up to 29 billion dollars and 100,000 lives every year.

Fourth, we need to expand our healthcare workforce, including more primary care providers. We need to recruit and train an army of doctors and nurses to fight off the scourge of sickness. I'd expand incentives to encourage primary care and rural physicians through an expanded training and scholarship program.

Fifth, I will promote chronic disease and mental health management. State-of-the-art programs provided to VA and Medicare patients with severe chronic diseases have already achieved dramatic results -- including a 60% reduction in hospitalizations among patients with chronic heart failure

I will continue to champion full parity between mental health and physical health benefits in all health plans. And I will promote better mental health care by supporting the formation of integrated primary care teams that include primary care and mental health providers. Expanding these programs and this approach could dramatically improve quality of life, reduce avoidable hospitalizations, and save tens of billions of dollars per year.

And sixth, I would reduce healthcare disparities based on race and ethnicity. These disparities are simply unacceptable and un-American. By expanding insurance and outreach to underinsured minority groups -- we can address such disparities in AIDS, diabetes and other diseases.

Today, I have tried to lay out the principles, objectives, and detailed methods that I think should guide healthcare in America.

My plan provides choices -- including the choice to keep your current coverage -- and existing programs to expand coverage options. We reduce the costs of healthcare for all and we pay for universal coverage by creating savings, **not raising taxes**. We reduce bureaucracy and administration and invest in quality of care.

As with any worthwhile investment, my plan will require capital up front -- about 110 billion dollars per year.

By making healthcare more coordinated, safe, and efficient; by investing in health information technology; and by spending what we have wisely in the ways I have described, my plan will save us up to 110 billion dollars every year....

So -- this is a fiscally responsible plan. I'm a Governor -- I am required to balance my state's budget. I have done that five times while expanding access to health care and making hundreds of millions in new health care investments for New Mexico families.

We cannot afford a healthcare system that doesn't cover every American. And we cannot afford to wait any longer. **Now is the time.**

For the forty-five million uninsured who have suffered the loneliness of indifference -- now is the time.

For the hard-working Americans strangled by the cost of care -- now is the time.

For the wounded veterans who have served their nation honorably -- now is the time.

For every daughter who has watched her mother slowly pass from a treatable disease; for every father who lies awake at night because he can't afford his son's insurance -- now is the time.

For every American who wants to look a suffering loved one in the eye and tell them that tomorrow will be better than today -- now is the time.

For the good of our nation, now must be the time.

Thank you.



