

Remarks Commemorating the Fifth Anniversary of the Patient Protection and Affordable Care Act

March 25, 2015

Thank you. Good. job. Keep up the good work. Thank you. Thank you so much, everybody. Thank you. Thank you. Everybody, have a seat. Thank you, Doctor, for that introduction. I want to thank Sylvia Burwell, our outstanding head of Health and Human Services. We've got some wonderful Members of Congress here today who helped make this happen. And I want to offer a heartfelt thanks to all of the top medical professionals who are here today. We've got hospital leaders, we've got health care CEOs, doctors, patients, advocates, consumer groups, Democrats and Republicans, who've all come together and spent time and effort to make the Affordable Care Act, and America's health care system, work even better.

What your efforts have meant is the start of a new phase, where professionals like you and organizations like yours come together in one new network with one big goal, and that is to continue to improve the cost and quality of health care in America.

A lot of you have already taken steps on your own. The American Cancer Society that's represented here is committed to teaching its members about how new patient-centered approaches can improve cancer care. Governor Markell of Delaware, who's here, has set a goal of having 80 percent of his citizens receive care through new and improved payment and delivery models within 5 years. And Dr. Glenn Madrid of Grand Junction, Colorado, is using a new care model that allowed him to hire case coordinators and use better technology so that patients have access to him 24/7. I don't know when that lets him sleep—[laughter]—but his patients are sleeping better.

And these are examples of efforts that show we don't need to reinvent the wheel; you're already figuring out what works to reduce infections in hospitals or help patients with complicated needs. What we have to do is to share these best practices, these good ideas, including new ways to pay for care so that we're rewarding quality. And that's what this network is all about.

In fact, just 5 years in, the Affordable Care Act has already helped improve the quality of health care across the board. A lot of the attention has been rightly focused on people's access to care, and that obviously was a huge motivator for us passing the Affordable Care Act: making sure that people who didn't have health insurance have the security of health insurance.

But what was also a central notion in the Affordable Care Act was, we had an inefficient system with a lot of waste that didn't also deliver the kind of quality that was needed, that often put health care providers in a box where they wanted to do better for their patients, but financial incentives were skewed the other way.

And so the work that we've been able to do is already spurring the kinds of changes that we had hoped for. It's helped reduce hospital readmission rates dramatically. It's a major reason why we've seen 50,000 fewer preventable patient deaths in hospitals. And if you want to know what that means, ask Alicia Cole, who suffers—Alicia is right here—who suffers the long-term effects of a hospital-acquired infection. And she is here today because she doesn't want

anybody else to endure what she has. And it's preventable if we set up good practices and financial incentives, reimbursement incentives, are aligned with those best practices.

So making sure that the Affordable Care Act works as intended, to not only deliver access to care, but also to improve the quality of care and the cost of care, that's something that requires all of us to work together. That's part of what the law is all about. It's making health coverage more affordable and more effective for all of us. And in a lot of ways, it's working better than many of us, including me, anticipated. *[Laughter]*

Wherever you are, here's why you should care about making this system more efficient, and here's why you should care that we keep the Affordable Care Act in place. If you get insurance through your employer, like most Americans do, the ACA gave you new savings and new protections. If you've got a preexisting condition like diabetes or cancer, if you've had heartburn or a heart attack, this law means that you can no longer be charged more or denied coverage because of a preexisting condition—ever. It's the end of discrimination against the sick in America, and all of us are sick sometimes.

If you don't have health insurance, you can go online to the marketplace and choose from an array of quality, affordable private plans. Every Governor was given the option to expand Medicaid for his or her citizens, although only 28 have chosen to do so far. But after 5 years of the ACA, more than 16 million uninsured Americans have gained health care coverage—16 million. In just over 1 year, the ranks of the uninsured have dropped by nearly one-third—one-third.

If you're a woman, you can no longer be charged more just for being a woman. And you know, there are a lot of women—*[laughter]*—like, more than 50 percent. *[Laughter]* Preventive care, like routine checkups and immunizations and contraception, now come with no additional out-of-pocket costs.

If you're a young person, you can now stay on your parent's plan until you turn 26. And if you want to turn that new idea into a business, if you're going to try different jobs, even a different career, you now have the freedom to do it because you can buy health care that's portable and not tied to your employer. Most people have options that cost less than a hundred bucks a month.

If you're a business owner—because when we put forward the Affordable Care Act, there was a lot of question about how it would affect business—well, it turns out, employer premiums rose at a rate tied for the lowest on record. If premiums had kept growing at the rate we saw in the last decade, then either the average family premium, paid by the family or paid by the business, would be \$1,800 higher than it is today. That's 1,800 bucks that businesses can use to higher and invest, or that's 1,800 bucks that stays in that family's bank account, shows up in their paycheck.

If you're a senior, more than 9 million seniors and people with disabilities have saved an average of \$1,600 on their prescriptions, adding up to over \$15 billion in savings. There were fears promoted that somehow this was going to undermine Medicare. Well, it turns out, the life of the Medicare Trust Fund has been extended by 13 years since this law has passed.

And, relevant to the topic today, we're moving Medicare toward a payment model that rewards quality of care instead of quantity of care. We don't want the incentives to be skewed so that providers feel obliged to do more tests, we want them to do the right tests. We want them, perhaps, to save—to invest some money on the front end to prevent disease and not just

on the back end to treat disease. And so these changes are encouraging doctors and hospitals to focus on getting better outcomes for their patients.

As we speak, Congress is working to fix the Medicare physician payment system. I've got my pen ready to sign a good, bipartisan bill, which would be really exciting. I love when Congress passes bipartisan bills—[*laughter*]*—*that I can sign. It's always very encouraging. And I want to thank everybody here today for their work in supporting new models of care that will benefit all Americans.

But the bottom line is this for the American people: The Affordable Care Act, this law, is saving money for families and for businesses. This law is also saving lives, lives that touch all of us. It's working despite countless attempts to repeal, undermine, defund, and defame this law.

It's not the "job killer" that critics have warned about for 5 years. When this law was passed, our business—our businesses began the longest streak of private-sector job growth on record: 60 straight months, 5 straight years, 12 million new jobs.

It's not the fiscal disaster critics warned about for 5 years. Health care prices are rising at the slowest rate in nearly 50 years, which has helped cut our deficit by two-thirds since I took office. Before the ACA, health care was the single biggest driver driving up our projected deficits. Today, health care is the single biggest factor driving those projections down.

I mean, we have been promised a lot of things these past 5 years that didn't turn out to be the case: death panels, doom—[*laughter*]*—*a serious alternative from Republicans in Congress. [*Laughter*]

The budget they introduced last week would literally double the number of the uninsured in America. And in their defense, there are two reasons why coming up with their own alternative has proven to be difficult.

First, it's because the Affordable Care Act pretty much was their plan before I'd adopted it—[*laughter*]*—*based on conservative, market-based principles developed by the Heritage Foundation and supported by Republicans in Congress and deployed by a guy named Mitt Romney in Massachusetts to great effect. If they want to take credit for this law, they can. I am happy to share it. [*Laughter*]

And second, it's because health reform is really hard, and the people here who are in the trenches know that. Good people from both parties have tried and failed to get it done for 100 years, because every public policy has some tradeoffs, especially when it affects one-sixth of the American economy and applies to the very personal needs of every individual American.

And we've made our share of mistakes since we passed this law. But we also know beyond a shred of a doubt that the policy has worked. Coverage is up. Cost growth is at a historic low. Deficits have been slashed. Lives have been saved. So if anybody wants to join us in the spirit of the people who have put aside differences to come here today and help make the law work even better, come on board.

On the other hand, for folks who are basing their entire political agenda on repealing the law, you've got to explain how kicking millions of families off their insurance is somehow going to make us more free. Or why forcing millions of families to pay thousands of dollars more will somehow make us more secure. Or why we should go back to the days when women paid more for coverage than men or a preexisting condition locked so many of us out of insurance.

And if that's your argument, then you should meet somebody like Anne Ha, who is here. Anne is 28 years old. Where's Anne? There you are. Anne runs her own business in Philadelphia. And she thought what many of us think when we're young—I no longer qualify—[*laughter*]*—*that she was too young, too healthy to bother with health insurance. She went to the gym every day. She ate healthy, looks great, felt invincible. Why pay a doctor just to tell her she's okay?

But then her mom called, as moms sometimes do, and told Anne to get insured against the "what ifs" of life. What if you get sick? What if you get into a car accident? So Anne, dutiful daughter that she was, went to healthcare.gov, checked out her options in the marketplace. And thanks to the tax credits available to her under this law, she got covered for 85 bucks a month. Four months later, Anne was diagnosed with early-stage stomach cancer. Anne underwent surgery, endured chemo. Today, she's recovering. She looks great. She's here with us at the White House. She invited me to her wedding. I told her you don't want the President at her wedding. [*Laughter*]

"If I didn't have insurance," Anne wrote, "my stomach cancer would have gone undiscovered, slowly and silently killing me. But because I did have insurance, I was given a chance to live a long and happy life."

And so in September, Anne is going to be marrying her fiancé Tom. And she's convinced him to get covered too. And I do appreciate, Michelle appreciates, the invitation. As I said, we have to mag people, if you—at the wedding, and it spoils the fun. [*Laughter*]

But here are two lessons from Anne's story. Number one: Listen to your mom. [*Laughter*] Number two: The Affordable Care Act works. And it's working not just to make sure that folks like Anne get coverage, but it's also working to make sure that the system as a whole is providing better quality at a better price, freeing up our providers to do the things that led them to get into health care in the first place, and that's help people. It works.

Five years ago, we declared that in the United States of America, the security of quality, affordable health care was a privilege—was not a privilege, but a right. And today, we've got citizens all across the country, all of you here today who are helping make that right a reality for every American, regardless of your political beliefs or theirs. And we're saving money in the process. And we're cutting the deficit in the process. And we're helping businesses in their bottom lines in the process. We're making this country more competitive in the process.

And it's not going to happen overnight. There are still all kinds of bumps along the way. This is—health care is complicated stuff. And the hospital executives who are here and the doctors who are here and the consumer advocates who are here can tell you, all the complications and the quirks not just to the Affordable Care Act, but just generally making the system more rational and more efficient, it takes some time. But we're on our way. We're making progress.

And if all of us summon the same focus, the same kind of courage and wisdom and hard work that so many of you in this room display, and if we keep working not against one another, but for one another, with one another, we will not just make progress in health care. We're going to keep on making sure that across the board, we're living up to our highest ideals.

So I very much am appreciative of what all of you are doing. I'm very proud of you. And why don't you guys get back to work? [*Laughter*] Thank you very much.

NOTE: The President spoke at 10:42 a.m. in the South Court Auditorium of the Dwight D. Eisenhower Executive Office Building. In his remarks, he referred to Nancy Beran, chief medical officer and internist, Westchester Health; Los Angeles, CA, resident Alicia Cole; and former Gov. W. Mitt Romney of Massachusetts.

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