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The President's Radio Address

August 29, 1998

Good morning. I'm speaking to you today from the Edgartown Elementary School in Martha's Vineyard, Massachusetts. I'd like to talk to you about how we can put progress over partisanship in efforts to expand access to quality health care for every American.

Years from now, when we look back on the greatest accomplishments of this century, miraculous advances in medical care surely will be at the top of the list. But for all the successes of medicine, for all the wonders of its quality, parts of our rapidly changing medical system that deal with access to medical care are in desperate need of repair.

Like many of you, I've been appalled by tragic and repeated stories of men and women fighting for their lives and, at the same time, forced to fight insurance companies focused not on getting them the medical care they need but on cutting costs even if it denies that medical care.

Recently, I met Mary Kuhl, the wife of a 45-year-old man who died after his insurance company canceled his emergency heart surgery, against his doctor's urgent warnings. I met Mick Fleming, whose sister died of breast and lung cancer after she was unfairly denied the treatment her doctor recommended, treatment for which she was eligible and desperately needed. These stories and these practices are callous and unacceptable. We must do everything in our power to give our families greater protection at this time of great change in medical science.

These things happen when, against doctors' recommendations, managed care plans deny procedures or treatment. Now, nobody wants to waste money, and the managed care movement has done a lot of good in slowing down unnecessary inflation. But none of us wants to see medical decisions affecting our families made by insurance company employees who are trained and paid to think like cost-cutting accountants, not care-giving doctors.

That's why I've worked so hard to pass a Patients' Bill of Rights, available to all Americans in all plans—a Patients' Bill of Rights that would say medical decisions should be made by doctors, not accountants; emergency room procedures should be made available whenever and wherever they're needed; no one should be denied access to a specialist when it's needed; no one should be forced to change doctors in the middle of treatment just because an employer changes medical plans; there ought to be an appeal of a medical decision made by an accountant all the way up the chain in the company, quickly, until it gets to a doctor; people who are hurt ought to have redress; and medical records should be kept private.

We've worked very hard to make these protections available to everyone we could. We've extended the protections of a Patients' Bill of Rights to 85 million Americans who get their health care through Federal plans, Medicare, Medicaid, the Federal Employee Plan, the Veterans' Administration. Today we'll take executive action once again.

More than 120 million Americans are in workplace health plans that are protected under Federal law. The Secretary of Labor has now been instructed to ensure that all these people can quickly appeal, through an internal review process, any coverage decision that denies the care their doctors said was needed and appropriate. That means 120 million more people will no longer have to take an HMO accountant's "no" for an answer. This will bring a lot greater peace of mind.

In many of these stories we hear about, the HMO actually, ultimately, approves the treatment the doctor recommended but only after it goes through layer after layer after layer of appeal. And sometimes there's no appeal at all. What we're doing today is trying to give quick and prompt appeals through

an internal review process to the insurance companies and plans that are within our jurisdiction. It will help 120 million Americans, but it's not enough. It is simply not enough.

We do not have the authority to extend all the critical patients' rights protections I mentioned to all the American people, and we won't have it until Congress acts. That's why I've worked since last November with doctors, nurses, consumers, lawmakers of both parties to get a strong, enforceable, and bipartisan bill of rights—again, one that says you have the right to emergency room care whenever and wherever you need it; the right to see that medical decisions are made by medical doctors, not insurance company accountants; the right to know you can't be forced to switch doctors abruptly; the right to see a specialist when you need it; the right to hold your health care plan accountable if it causes harm; and the right to privacy in medical records.

These protections could have spared the Kuhls, the Flemings, and large numbers of other families across our country needless tragedies. They are protections all Americans deserve. Unfortunately, not a single one of these vital protections is assured in the Republican leadership bills now in the House and Senate. Both leave millions and millions of Americans without any protections at all. The Republican leadership of both Houses has not allowed full and open debate on the issue. The Senate hasn't even held a single vote.

But remember, this is not a partisan issue. Nobody asks your party affiliation when you visit your doctor. No one wants to see unfeeling practices by insurance companies add to the pain of injury and disease. So when the Senate returns from recess next week, I urge lawmakers of both parties to make patient protections their first order of business.

Last year we worked together in a bipartisan spirit to pass a balanced budget which included historic Medicare reforms and the largest investment in children's health in more than 30 years. This year Congress must act like that again. It must put progress ahead of partisanship and join me in giving Americans a Patients' Bill of Rights strong enough, enforceable enough to make quality health care every insurance company's bottom line.

Thanks for listening.

NOTE: The President spoke at 10:06 a.m. from the Edgartown Elementary School on Martha's Vineyard, MA.

Opening Remarks at a Roundtable Discussion on Education in Herndon, Virginia

August 31, 1998

Thank you. First of all, let me thank all of you for that warm welcome, and Michele Freeman, thank you for welcoming me to Herndon Elementary School. All of you know, better than I, that this is the beginning of a new school year where parents and children are meeting their teachers for the first time, and there is excitement and anticipation of what everyone hopes will be a very successful year for the children, and insofar as it is, it's a good year for America.

I have done everything I knew to do for the last 6 years to try to focus the attention of the American people on the whole question of education, because I think it is one of the big questions which will determine the shape of our children's future and the world in the 21st century.

If you think about the other major challenges we face as Americans—reforming Social Security and Medicare so that we baby boomers don't bankrupt the country when we retire—[*laughter*]—providing quality affordable health care for all of our people, proving we can preserve and improve the environment and grow the economy, building one America across all the racial and religious and other lines that separate us, something I've been very involved in, in the last several weeks, as all of you know, trying to construct a world free of terrorism and more full of peace and prosperity and security and freedom—every single one of those challenges depends upon our ability to have educated citizens, not just educated Presidents, not just educated Secretaries of Education but citizens who can absorb complicated information and all these things that are flying at them all the time and evaluate it and measure it, who can develop reasoned principles, passionate responses, to keep the idea of America going into this new century.