

THE WHITE HOUSE

Office of the Press Secretary

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**REMARKS BY THE PRESIDENT
AT RALLY ON HEALTH INSURANCE REFORM**

University of Maryland
College Park, Maryland

11:49 A.M. EDT

THE PRESIDENT: Hello, Maryland! (Applause.) Thank you. Thank you, College Park. (Applause.) Thank you so much. It is good to be back at the University of Maryland. (Applause.) I want to start by wishing The Frigate and the Terps good luck on the game this weekend. (Applause.) Maybe I'll even rub Testudo's nose before I leave. (Applause.)

We've got a number of extraordinary elected officials who are here. I just want to introduce them real quick. Your Governor, Martin O'Malley, is in the house. (Applause.) The two outstanding senators from Maryland, Barbara Mikulski and Ben Cardin are in the house. (Applause.) One of the finest leaders that we have in Congress, Steny Hoyer is in the house. (Applause.) Lt. Governor Anthony Brown is here. (Applause.) Prince George's County Executive Jack Johnson is here. (Applause.) Mayor Stephen Brayman is here. (Applause.) State Senate Majority Leader Tom Miller is in the house. (Applause.) Congresswoman Donna Edwards is here. (Applause.) Congressman Elijah Cummings. (Applause.) Congressman Chris Van Hollen. (Applause.) Congressman Sarbanes is here. (Applause.) Congressman Dutch Ruppersberger is here. (Applause.)

And to your president, Dan Mote, President of the University of Maryland, thank you so much. (Applause.)

You know --

AUDIENCE MEMBER: -- (inaudible) --

THE PRESIDENT: Who? (Applause.)

You know, the last time I was here it was in the heat of a very long and very tough campaign. (Applause.) And in that campaign, I promised to be a President who -- you guys can sit down, by the way. (Laughter and applause.)

In that campaign I promised to be a President who didn't just clean up yesterday's crises; I didn't want to be a President who was just content with standing still. I promised to be a President who would build a better future; who would move this nation forward; who would ensure that this generation -- your generation -- had the same chances and the same opportunities that our parents gave us. (Applause.) That's what I'm here to do. That's why I ran for President of the United States of America. (Applause.)

I ran for President because of people like Rachel. Did she not do an outstanding job in the introduction? (Applause.)

Part of that promise is an economy that leads the world in science and technology and innovation. Part of that promise is a clean energy revolution that protects our planet -- (applause) -- protects our security, creates jobs of the future right here in the United States of America. Part of it is giving every citizen the skills and the education they need to compete with any worker in the world -- just like you're getting right here at the University of Maryland. (Applause.) And today, we are on the cusp of taking another big step forward towards fulfilling that promise.

A few miles from here, the House of Representatives will soon be voting on a plan that would finally make the student loan process simpler and more affordable for millions of young Americans. (Applause.)

This plan would end the billions upon billions of dollars in unwarranted subsidies that we hand out to banks and financial institutions -- money that doesn't do anything to make your loans any cheaper. Instead we're going to use that money to guarantee access to low-cost loans no matter what the economy looks like. We'll use it to strengthen Pell Grants and Perkins loans to make college more affordable. (Applause.) We'll shore up our system of community colleges. And we will simplify the complicated, convoluted financial aid forms so it's easier for you to apply for help and get the finances that you need. (Applause.)

These are reforms that have been talked about for years, but they're always blocked by special interests and their lobbyists. Well, because you voted for change in November -- (applause) -- we're going to bring change in the House of Representatives today. (Applause.) And then we will take this battle for America's students and America's working families to the Senate. And then I intend to sign this bill into law. Because that's the change you worked for. That's the change you voted for. That's the change we're going to deliver. (Applause.)

But, Terps, we can't stop there. There are still those in Washington who are resistant to change -- who are more willing to defend the status quo than address the real concerns of the American people.

AUDIENCE: Booo!

THE PRESIDENT: What can I tell you? (Laughter.) They're still out there. We're facing the same kind of resistance on another defining struggle of this generation -- and that's the issue of health insurance reform. (Applause.)

Now, let me say, when you're young, I know this isn't always an issue that you have at the top of your mind. You think you're invulnerable. That's how I thought.

AUDIENCE MEMBER: We love you, Obama!

THE PRESIDENT: I love you back. (Applause.)

I'm sure that some of you wondered why this college required that all new students have health insurance this semester. Well, here's why. Here's why. Every day, the one in three adults -- one in three young adults who don't have health insurance live one accident or one illness away from bankruptcy. Think about what would have happened with Rachel if she hadn't had health insurance. Nearly half of these young people have trouble paying their medical bills. Nearly 40 percent are in

debt because of them. I mean, think about adding the debt you already have for college -- on top of that, another \$10,000 or \$20,000 or \$30,000 or \$50,000 worth of debt because you get sick.

Some of these Americans don't get insurance because they feel young and healthy. But some work part-time or for small businesses, where you aren't offered health insurance. And it's just too expensive to buy coverage on your own.

Even if you have coverage, insurance companies today, they can drop it or water it down when you're sick and you need it the most. Or they can decide that they won't pay the full cost of your care and make you pay the rest of it out of pocket, even if it's thousands upon thousands of dollars. That's why more than one-third of all young adults -- including those with insurance -- have had trouble paying their medical bills. That's why one-fourth of all young adults are paying off medical debt.

And we've heard some horror stories during the course of this debate. There's the young father I met in Colorado -- his child was diagnosed with severe hemophilia the day after he was born. And they had insurance, but because there was a cap on their coverage, as one child's medical bills piled up, this father was left frantically to search for another option, or face tens of thousands of dollars of debt. (Audience interruption.)

Another woman from Texas was about to get a double mastectomy when her insurance company canceled her policy because she forgot to declare a case of acne. By the time she had her insurance reinstated, her breast cancer -- (audience interruption.) What's going on, guys? We're doing okay. Relax. Everybody is all right. We're doing fine. (Applause.)

I want everybody to understand this. You had a young woman who was diagnosed with cancer, but because she had a case of acne that the insurance company said hadn't been declared, they decided they wouldn't cover her. By the time her insurance was reinstated, her breast cancer had more than doubled in size. The

Now, these stories are heartbreaking; they are wrong. Nobody in America should be treated that way. And we are going to bring about change this year. (Applause.)

Now, at its core -- listen up. At its core, that's what this issue is about. Health care is about more than the details of a policy. It's about what kind of country you want to be. Young people, it's about what kind of country you want to be. We are the only nation on Earth that leaves millions of people without health insurance. We spend more than any country on Earth, and we're not any healthier for it. So this is about what kind of country you want your children to grow up in.

A lot of you here today and a lot of young people across the country gave your time and your effort to this campaign because you believed that America can still do great things. (Applause.) You believed that in this country, we don't fear the future; we shape the future. (Applause.) We don't feed on division and anger; we feed on hope and possibility. That's what America is about. (Applause.) that's what we're called to affirm right now.

It has now been nearly a century since Teddy Roosevelt first called for health care reform. It's been attempted by nearly every President and every Congress since. And our failure to get it done -- year after year, and decade after decade -- has placed a burden on families and on businesses and on taxpayers that we can no longer sustain. So I may not be the first President to take up the cause of health care reform; I am determined to be the last, with your help. (Applause.)

The good news is, we are now closer to reform than we've ever been. After debating this issue for the better part of a year, there's now agreement in Congress on about 80 percent of what needs to be done. Four out of five committees in Congress have completed their work. Yesterday, the Finance Committee, under the leadership of Max Baucus, put out its own bill. Each bill has its strengths, and there are a lot of similarities between them. And our overall efforts have been supported by an unprecedented coalition of hospitals and seniors' groups, businesses, drug companies even. Most importantly, doctors -- doctors and nurses are supporting this effort. (Applause.) We've got doctors -- medical students right here in the house. (Applause.)

See, I just want to point out, I think it's telling, some of the people who are most enthusiastic about health care reform are the very medical professionals who have firsthand knowledge about how badly the system needs to change. (Applause.) So don't -- stop paying attention to the folks who are spreading false charges, crazy rumors about our plan. Pay attention to the health care experts -- the doctors and the nurses who know our system best. (Applause.)

Now, I think it's fine that we've been hearing constructive criticism about these issues over the last several months because this is a big deal. That's how our democracy works. No one has all the right answers. We've all got a stake in getting this right. That's why I've said I will embrace good ideas, wherever they come from. We already have. But too often during this important debate we've also seen the same partisan spectacle that has left so many people disappointed about Washington. Too many engage in scare tactics instead of honest debates. Too many use this as an opportunity to score short-term political points instead of working together to solve a long-term challenge. I've heard a lot of Republicans say they want to "kill Obamacare." Some may even raise money off it. But when you ask these folks what exactly my plan does, they've got it all wrong. When you ask them what their solution is, it amounts to the same old, same old -- (applause) -- the same status quo that's given us higher costs and more uninsured, and less security than you've ever had. (Applause.) It's more of the same.

Well, look, I will not accept the status quo as a solution. Not this time. Not now. The time for bickering is over. The time for games has passed. (Applause.) Now is the season for action. Now is the time to deliver on health care reform for the American people. (Applause.)

So just to make sure you're clear, here's what you need to know about our plan. For those who have health insurance, you'll have more security and stability. It will provide insurance to those who don't have insurance. It will slow the growth of health care costs for our families and our businesses and our government.

Let me say, if you already have health insurance, nothing in this plan will require you to change what you have. What this plan will do is make the insurance you have work better for you. (Applause.) Because under this plan -- listen up, young people -- under my plan, if your parents have health insurance and you're currently on their policy, you will automatically be able to keep your coverage until you're 26 years old. (Applause.) That means you will know that you've got health insurance. (Applause.) If your parents don't have access to health insurance, one of the ideas on the table is to give folks under 25 the chance to buy low-cost insurance that will protect you from financial ruin if you get seriously ill.

Now, under this plan, it will also be against the law for insurance companies to deny you coverage because of a preexisting condition. (Applause.) You just heard Rachel's story. She's okay right now, she's thriving. But when she goes into the workforce and their insurance companies start asking, well, have you been sick before, right now she'd have trouble getting insurance. Under the bill that we sign she will still be able to get coverage. (Applause.)

When I sign this bill, it will be against the law for insurance companies to drop your coverage when you get sick, water it down when you need it the most. (Applause.) They'll no longer be able to place some arbitrary cap on the amount of coverage you can receive in a given lifetime or a given year. We'll place a limit on how much you can be charged for out-of-pocket expenses. In the United States, nobody should go broke because they get sick. (Applause.) And insurance companies will be required to cover, with no extra charge, routine checkups and preventive care -- because there's no reason we shouldn't be catching treatable illnesses, treatable diseases, before they get worse. That makes sense. That saves money and it saves lives. (Applause.)

Now, if you don't have health insurance, the second part of this plan will finally afford -- offer you quality, affordable choices. So if you lose your job or you change jobs, you'll be able to get coverage. If you decide you want to start your own business, you'll still be able to get coverage. We'll do this by creating a new insurance exchange -- a marketplace where individuals and small businesses will be able to shop for an affordable health insurance plan that works for them. That's how large companies and government employees get affordable insurance. That's how I and everyone in Congress get affordable insurance. You should have the same thing that Congress has. (Applause.)

Now, I've also said that one of the options in the insurance exchange should be a public insurance option. (Applause.) Let me be clear -- let me be clear. It would only be an option. No one would be forced to choose it. No one with insurance would be affected by it. But what it would do is provide more choice and more competition, and put pressure on private insurers to make their policies affordable and treat their customers better. (Applause.)

Now, think about it. There's some folks who've said, well, this is a government takeover of health care. We've got public universities and private universities; nobody says that we're taking over private colleges. (Applause.) What we're doing is giving students a choice. You should have a choice the same way in your health care. (Applause.)

Of course, the only way this plan works is if everybody fulfills their responsibility -- not just government, not just insurance companies, but employees and individuals. This school should be proud that every student is required to have health insurance. Since our plan will make sure that insurance is affordable for everybody, we're going to also say everybody needs to get insurance. Because if there are affordable options and people don't sign up, then the rest of us pay for somebody else's expensive emergency room care. And that's not fair. Improving our health care system only works if everybody does their part. And I think Americans are willing and ready to take on that responsibility. (Applause.)

Now, a lot of you may be asking, you know, this plan sounds pretty good, but how are you going to pay for it? How do we make sure this doesn't add to the deficit that the next generation is going to have to be paying? So here is what you need to know:

First, I won't sign a plan that adds one dime to our deficit -- either now or in the future. Period. (Applause.) Part of the reason I faced a trillion-dollar-plus deficit when I walked into the door of the White House is because too many initiatives over the last decade were not paid for -- from the Iraq war to tax breaks for the wealthy. I won't make that same mistake when it comes to health care. (Applause.)

Second, we've estimated that most of this plan can be paid for by finding savings within the existing health care system -- there's all kinds of waste and abuse. The doctors and nurses know this. Right now, too much of the hard-earned savings and tax dollars we spend on health care

doesn't make you healthier. That's especially true when it comes to Medicare and Medicaid. So without taking any money from the Medicare trust fund that gives benefits to your grandparents -- they depend on it for their health care -- we're going to eliminate hundreds of billions of dollars of waste and fraud and subsidies to insurance companies that pad their profits but don't do anything to make seniors healthier. (Applause.)

Now, some of my Republican colleagues have also supported reforming our medical malpractice laws as a way to cut down health care costs. (Applause.) I don't think this is a silver bullet, but I want to explore the idea. So today I directed my Secretary of Health and Human Services to move forward with programs that will help us put patient safety first while allowing doctors to focus on practicing medicine instead of defending against lawsuits. (Applause.)

So, Maryland, this is the plan I'm proposing. It's a plan that incorporates ideas from Democrats and Republicans. And I'm going to seek common ground in the weeks ahead. If you come to me with a set of serious proposals, I will be there to listen. My door is always open. But know this: I will not waste time with those who've made the calculation that it's better to kill health reform than to improve our health care system. (Applause.) I won't stand by while special interests do the same old tricks to keep things exactly the way they are. And I said last week at the speech to the joint session, if you misrepresent what's in the plan, we'll call you out. (Applause.) We will call you out. (Applause.)

Now, I said we're closer to reform than we've ever been. But this is the hard part. This is when the special interests gear up. This is when the folks who want to kill reform fight back with everything they've got. This is when they spread all kinds of rumors to scare and intimidate Americans. This is what they always do.

That's why I need your help. When I was running for President, I never said change would be easy. Change is hard. It's always been hard. Civil rights was hard. Getting women the right to vote, that was hard. (Applause.) Making sure that Social Security was there for our seniors, that was hard. (Applause.) Getting Medicare in place, that was hard. (Applause.) I know there are doubts that creep into people's minds. I know there's a tendency during tough times for folks to turn on each other and get mad and get angry. But our history tells us that each and every time we faced a choice between the easy road that leads to slow decline or the hard road that leads to something better, something higher, we take the higher road. (Applause.)

That's how Americans are, we refuse to stand still. We always want to move forward. (Applause.) And that journey doesn't take -- that doesn't start in Washington, D.C. It begins right here in College Park. It begins on campuses like this one. (Applause.) It always has. Just like the change that began in our campaign, it starts with people -- especially young people -- who are determined to take this nation's destiny into their own hands. (Applause.)

You know, some of you remember during the campaign we had a slogan, "Fired Up!"

AUDIENCE MEMBERS: Ready to go!

THE PRESIDENT: Ready to go! (Applause.) Not everybody here knows how this story came about, so I'm going to tell it again. (Applause.) Because it bears on health care reform. This is early in the campaign when none of you knew how to pronounce my name. (Laughter.) I had just announced and I was looking for support. I had to go down to South Carolina -- it was an early primary state. I went down to Greenville for a legislative dinner. And I was sitting next to a state

representative there, and I wanted her support. I needed some endorsements, nobody supported me at the time.

So I said, "Madam Representative, I need your endorsement." She said, "I will give you my endorsement -- if you come to my home town, Greenwood, South Carolina." And I said -- I'd had a glass of wine -- I said, "Fine." (Laughter.) "I promise." Come to find out that Greenwood is an hour and a half from everywhere else. (Laughter.) It's in the middle of nowhere.

So about a month later I fly back into Greenville, and I'm tired, I'm sleepy, and I've been campaigning for two weeks straight. I'm dragging my bags to my hotel room, and suddenly I get a tap on my shoulder -- my staffers -- I said, "What?" They said, "We've got to be in the car at 6:30 tomorrow morning." I said, "Why?" (Laughter.) Six-thirty? Why? "Because we've got to go to Greenwood like you promised." (Laughter.)

So the next morning I wake up and I feel terrible, dragging out of bed -- feel like a college student. (Applause.) Feel like I'm back in college and don't want to wake up. Feel like I've been staying up late doing who knows what. (Laughter.) I know, I remember how you all are. (Laughter.) So I just feel -- I'm exhausted. I go over to the curtains to try to get some sunlight, wake myself up -- it's pouring down rain outside. (Laughter.) Miserable day. I go to get some coffee, I open up the newspaper -- there's a bad story about me in The New York Times. (Laughter.)

I go downstairs, and my umbrella busts open. (Laughter.) and I get poured on. So by the time I'm in the car I'm wet and I'm sleepy and I'm tired and I'm mad. (Laughter.)

And we start driving, and we're driving and we're driving, and it's an hour and a half -- and I realized I'm going to have to drive an hour and a half back. (Laughter.) And finally we get to Greenwood -- although you don't know you're in Greenwood right away. (Laughter.) But there's a little park district building. We go into this park fieldhouse -- I get a little more wet -- get inside, and after this long drive, waking up at 6:30 a.m., there are only about 20 people in the room. (Laughter.) Twenty people. And they're all kind of damp and they don't look that excited to see me. (Laughter.) They don't really know how to pronounce my name either. (Laughter.)

But, you know, I'm running for president, so I'm shaking hands -- "How do you do? Nice to meet you." Suddenly I hear this voice behind me shout out, "Fired up?" (Laughter.) And I'm startled. (Laughter.) But everybody around me, they just think this is normal. They say, "Fired up!" And suddenly I hear this voice, "Ready to go?" And everybody goes, "Ready to go!" I say, what's going on? I look behind me -- there's this small woman, she's about 5', 5'2". She's about 50, 60 years old. And she's dressed like she just came from church -- she's got a big church hat. (Laughter.) And she's looking at me, she's smiling, and she says, "Fired up?" (Laughter.)

Come to find out that this is a city council member from Greenwood. She also, by the way, moonlights as a private detective -- true story. (Laughter.) True, true story. But she's mainly known for her chant. She does this everywhere she goes. Everywhere, at any event -- football game, at a city council meeting -- she says, "Fired up?" And everybody says, "Fired up!" And "Ready to go?" - everybody says, "Ready to go!"

So for the next five minutes, she keeps on doing this -- she says, "Fired up?" "Fired up!" "Ready to go?" "Ready to go!" and I realize I'm being upstaged -- (laughter) -- by this woman. So I'm looking at my staff, asking what's going on here? When is this going to stop? (Laughter.) And they're shrugging their shoulders, they don't know. (Laughter.)

But here's the thing, Maryland. After about a minute, a couple minutes of this, suddenly I realize I'm feeling kind of fired up. (Laughter and applause.) I'm feeling like I'm ready to go. (Applause.) So I start joining in the chant. And for the rest of the day, wherever we went, whenever I saw my staff I said, "Are you fired up?" They'd say, "I'm fired up, boss." "Are you ready to go?" They'd say, "I'm ready to go!"

So it goes to show you -- and this is so important for young people -- it goes to show you, one voice can change a room. (Applause.) And if a voice can change a room, it can change a city. And if it can change a city, it can change a state. (Applause.) If it can change a state, it can change a nation. (Applause.) if it can change a nation, it can change the world. (Applause.)

We will change the world with your voice. (Applause.) We need the voices of young people to transform this nation -- (applause) -- to meet up to the meaning of its dream. (Applause.) I need your voice. (Applause.) So I want to know -- are you fired up?

AUDIENCE: Fired up! (Applause.)

THE PRESIDENT: Ready to go?

AUDIENCE: Ready to go!

THE PRESIDENT: Fired up?

AUDIENCE: Fired up!

THE PRESIDENT: Ready to go?

AUDIENCE: Ready to go!

THE PRESIDENT: Fired up?

AUDIENCE: Fired up!

THE PRESIDENT: Ready to go?

AUDIENCE: Ready to go!

THE PRESIDENT: Let's go change the world.

Thank you, everybody. (Applause.)

END

12:15 P.M. EDT