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Floor Statement of Chairman Tom Harkin (D-IA) on the Patient Protection and Affordable Care Act: Stories of the Uninsured and Underinsured

(As prepared for delivery)

WASHINGTON, D.C. – Senator Tom Harkin (D-IA), Chairman of the Senate Health, Education, Labor and Pensions Committee, today delivered the following remarks on the Senate floor.

“Mr. President, we are now well into our seventh day of debate on the Patient Protection and Affordable Care Act. For many weeks, Republicans have made it clear that they intend to pull out the stops to kill health reform. Now, regrettably, they are making good on that pledge.

“Our Republican colleagues have not even bothered to offer a constructive alternative. Instead, they have joined themselves at the hip with the health insurance companies, using the same talking points . . . the same distortions and untruths about this bill . . . the same bogus, cooked-up studies . . . the same scare tactics.

“They want to kill health reform, and their strategy comes down to one word: Fear.

“The defenders of the broken, abusive status quo in health insurance are trying to frighten the American people.

“But, Mr. President, it’s not going to work. Because the American people don’t fear change in health care. They fear the status quo.

“They fear being denied coverage because they or a loved one have a preexisting condition.

“They fear being dropped by their health insurance company because they get cancer or chronic heart disease.

“They fear that if they get a serious illness, they will have to go to war with their insurance company in order to get it to pay the bills.

“They fear that if they get a serious illness and bump up against their policy’s annual or lifetime payment cap, they will be forced into bankruptcy.

“Here’s what Americans fear: They know that, under the status quo, they are just one serious illness away from financial catastrophe.

“Mr. President, Sarah Posekany of Cedar Falls, Iowa, is just one of millions of Americans who have been plunged into financial ruin either because they are uninsured, or because their insurance company cut them off after they got sick.

“Sarah was diagnosed with Crohn's disease when she was 15 years old. During her first year of college, she ran into complications from Crohn's, forcing her to drop her classes in order to heal after multiple surgeries. Because she was no longer a full-time student, her parents' private health insurance company terminated her coverage.

“As Sarah puts it: "They didn't want to help, so I had to let the medical bills pile up."

“Four years later, she found herself \$180,000 in debt, and was forced to file for bankruptcy.

“Sarah has undergone seven surgeries. And here’s what is most disturbing: Two of those surgeries came as a direct result of her not being able to afford medication.

“Sarah said: "When I don't have any insurance, and can't afford to treat myself, the disease progresses to the point where I need surgery."

“Sarah still wants to pursue her dream of becoming a nurse. But her bankruptcy and crippling debt will follow her where ever she goes, all because her parents' insurance company cancelled her coverage exactly when she needed it most.

“Sarah was able to complete a semester at Hawkeye Community College, but could not afford to continue. Because of her earlier bankruptcy, every bank she has applied to for student loans has turned her down.

“Mr. President, this is why the Republicans’ scare tactics are not going to work. I repeat: The American people don’t fear change. They fear the status quo. They fear the abusive practices that, for health insurance companies, have become standard operating procedure.

“And, Mr. President, there is another reason why defenders of the status quo are going to fail. They believe that people lack compassion and don’t care about their 46 million fellow Americans who do not have health insurance.

“Mr. President, I disagree. People care deeply about the plight of those without health coverage. People I talk to believe that this is a national shame – especially when it means that children do not have access to a doctor.

“All told, nearly 45,000 Americans die each year because they lack health insurance. A Johns Hopkins study found that children without health insurance who are hospitalized are 60 percent more likely to die than those with insurance. Why? Because kids without health insurance are much less likely to get preventive care or to be taken to a doctor in the early stage of their

illness.

“Tasha Hudson of Des Moines, Iowa, is a single mother of three children, and she knows all too well how difficult it is to meet the medical needs of her children. One of her children, Jayden, has special needs; he suffers from autism.

“Tasha left a job with her school district – which provided health insurance – to take a new job in the private sector that paid 50 percent more. This allowed Tasha to buy a modest home for her family – the first home she had ever owned.

“But there was a problem. Her new, private-sector job does not come with health insurance. And despite her higher pay, she can’t begin to afford coverage. Ironically, her higher pay has led to cuts in Jayden’s Medicaid benefits and the loss of child-care services.

“As a result, Tasha Hudson is now in the process of returning to the lower paying job – despite its limited opportunities for advancement – for one reason: because it will provide health insurance for her family.

“Mr. President, my office is deluged by letters and emails with stories like Tasha’s – indeed, with stories that are even more wrenching and heartbreaking

“I remember the great words of former Senator Hubert Humphrey: “The moral test of a nation is how [it] treats those who are at the dawn of life, the children; those who are in the twilight of life, the elderly; and those who are in the shadows of life – the sick, the needy, and the handicapped.”

“Mr. President, right now – with 46 million Americans without health insurance, without ready access to health care – our nation is failing that moral test.

“Of course, when I say “46 million Americans without health insurance,” that is simply an incomprehensible number. It is hard to put a human face on such a statistic. So consider the case of just one of those 46 million Americans.

“Eleanor Pierce lives in Cedar Falls, Iowa. When her job with a local company was eliminated, she lost her health insurance. She had the option of purchasing COBRA insurance, but it was completely unaffordable. So she searched for coverage on the private, individual market, but was almost universally denied access because of her pre-existing condition of high blood pressure. The only plans that would cover her came with premiums she could never hope to afford without an income.

“So Eleanor – at age 62, suffering from high blood pressure – had no choice but to go without insurance, and hope for the best.

“But, Mr. President, “hope for the best” is no substitute for regular medical care. One year later, Eleanor suffered a massive heart attack. And, when all was said and done, she had racked up \$60,000 in medical debt.

“Mr. President, I mentioned earlier that the Republicans have failed to come forward with any constructive alternative to the bill now before the Senate.

“But, Mr. President, if you are a 62-year-old woman with a serious heart condition and high blood pressure, but without insurance or proper medical care, you scarcely have a prayer. You are on your own. And the odds of premature death are disturbingly high.

“We can and must do better in this nation.

“And we have the opportunity to do so, in this Congress, by passing the Patient Protection and Affordable Care Act.”