

December 1, 1993

TO: Senator Dole
FROM: Vicki *Vicki*
RE: Speech to HIAA

Attached is a draft of your speech to HIAA for tonight. You are scheduled to speak for about ten to fifteen minutes, with Q & A to follow for a few minutes. Linda Jencks is the person who extended the invitation to you to speak. She was one of the panelists at the health care summit in Kansas City on October 29.

In your speech there is reference to Harry and Louise. These are the two people who appear in HIAA's television ad who are concerned about the Clinton health care plan. These are the same ads that angered Mrs. Clinton, leading to her recent public criticism of the insurance industry. The members of the audience will know who Harry and Louise are.

The audience will consist of 55 CEOs of insurance companies across the country. They are in town for meetings today and a board meeting tomorrow.

I've also attached a copy of HIAA's recent ad.

See ad.
~~*[Signature]*~~

12/1/93
[Signature]

Surprise!

Here's Where America's Best Insurance Companies Stand on Health Care Reform

No one has thought more about health care reform than the people of America's best insurance companies. More than two years ago we began meeting with thousands of Americans. We listened to their views and called on our experience to develop a comprehensive reform proposal. To the surprise of those who want to make us their scapegoat, here's where we stand:

What We Are For

- ◆ "Cradle to grave" coverage for all Americans.
- ◆ No exclusions for existing or previous illness.
- ◆ Coverage cannot be canceled if you get sick.
- ◆ If you change jobs or lose your job, coverage goes with you.
- ◆ Employers and employees both pay toward coverage.
- ◆ Subsidies for those who cannot afford premiums.
- ◆ Control malpractice lawsuits and unnecessary tests.
- ◆ Publish price and quality data.
- ◆ Single claim form to control paperwork.
- ◆ Incentives for healthy lifestyles. Emphasis on wellness and prevention.
- ◆ Stop shifting costs of Medicaid and Medicare to those with private insurance.
- ◆ Using managed care to control costs.

What We Are Against

- ◆ Exclusive health alliances, monopolies or cartels.
- ◆ Flat community rating.
- ◆ Artificial controls on price.

America's Insurers Are For The Reform America Wants

Now isn't that a nice surprise?

America's best insurance companies are backing a positive proposal to provide health care reform. To achieve that goal, we've helped fund and organize The Coalition for Health Insurance Choices, a broad based coalition of tens of thousands of individuals, small businesses, major corporations, and many other organizations. Call the toll free number below. We'll send you information on health care reform that will work, and on the many people and companies working to make it a reality.

For Facts on The Reforms America Wants
Call 1-800-285 HEALTH



Coalition for Health
Insurance Choices

A coalition of businesses, individuals, consumers, farmers, seniors and insurers. Major funding by Health Insurance Association of America.

An Open Letter To The President.

HIAA

Health Insurance Association of America

Bill Gradison
President

September 22, 1993

Dear Mr. President:

We in the health insurance industry want reform as much as the American people and you do. Like you, Mr. President, we want a system that will guarantee cradle-to-grave coverage for all Americans. We believe all Americans must have affordable health insurance...insurance they cannot lose regardless of the status of their health, their job or where they live.

However, we are disturbed that some have portrayed our industry as opposed to health reform. We are for reform. That is why, last year, we advanced an historic reform proposal that has won the support of tens of thousands of small businesses, farmers, health care workers and individuals of all ages. We support the reforms America wants. And, like the American people, we oppose reform which creates a huge new bureaucracy that depends on impractical and unworkable price controls and limits choice of insurance plans.

Mr. President, there is so much on which we agree. Working together, we can fashion a reform proposal that gives Americans the security and protection they want, that Congress will support and that keeps your promises to the American people. Let us begin today.

Sincerely,



Bill Gradison

1025 Connecticut Avenue, NW Washington, DC 20036-3998

Paid for by the Health Insurance Association of America

**SENATOR DOLE'S SPEECH
TO THE HEALTH INSURANCE
ASSOC. OF AMERICA
DECEMBER 1, 1993**

**THANK YOU FOR INVITING
ME.**

**WHEN LINDA INVITED ME TO
SPEAK THIS EVENING, I SAID I
WOULD BE GLAD TO, BUT I FELT
A BIT GUILTY AS THERE WAS**

**REALLY NOTHING NEW TO
REPORT ON HEALTH CARE.**

**AND LINDA SAID THAT WAS
FINE WITH HER, AND SHE ADDED
THAT I COULD RECITE POETRY IF
I WANTED TO.**

**IN THAT SPIRIT, LET ME
SAY,**

**"THERE ONCE WAS A PRESIDENT
NAMED BILL
WHO THOUGHT HEALTH CARE
WAS ILL
SO, FROM THE WHITE HOUSE
HE AND HIS SPOUSE
SENT A PLAN TO CAPITOL HILL

THE PLAN WAS A POLICY
WONK'S DREAM**

OVER A THOUSAND PAGES, IT

SEEMED

IF YOU READ IT STRAIGHT

THROUGH

YOU WILL SURELY TURN BLUE

WHEN YOU SEE THEIR

FINANCING SCHEME

AT FIRST IT LOOKED LIKE A

JOKE

**THEIR NUMBERS WERE
MIRRORS AND SMOKE
TAXES WOULD INCREASE
AND SMALL BUSINESS WOULD
CEASE
UNDER PAPERWORK THAT
WOULD MAKE THEM CHOKE

I'VE NOW REACHED THE END OF
MY TALE**

**AS YOU'RE STARTING TO LOOK
QUITE PALE
SO, I'LL END WITH A PRAYER
I KNOW WE ALL SHARE,
"LORD, LET HARRY AND LOUISE
PREVAIL"**

**AS WE TALK ABOUT HEALTH
CARE REFORM, I THINK WE**

**HAVE TO KEEP IN MIND THAT
THE AMERICAN PEOPLE WANT
FACT, NOT FICTION.**

**I THINK WE HAVE TO BE
VERY UP FRONT ABOUT HEALTH
CARE REFORM. NO DOUBT
ABOUT IT, THERE ARE REAL
PROBLEMS AS WE WORK
THROUGH THIS ISSUE. BUT,**

**LET'S KEEP IN MIND THAT WE
ARE TALKING ABOUT ONE-
SEVENTH OF OUR ECONOMY.
OF COURSE THERE ARE GOING
TO BE ROUGH SPOTS ALONG
THE ROAD.**

**WE, AS LEADERS, BOTH IN
GOVERNMENT AND IN PRIVATE
INDUSTRY, OWE IT TO OUR**

**AMERICAN CITIZENS TO GET IT
RIGHT. THE MORE IDEAS, THE
MORE DISCUSSION, THE MORE
SERIOUS CONSIDERATION THAT
THIS SUBJECT RECEIVES, THE
MORE SECURE AMERICANS WILL
BE IN KNOWING THAT WHAT
CONGRESS HAS ENACTED IS
FAIR -- IS EQUITABLE --
PRESERVES QUALITY AND**

**CHOICE -- AND IS
ECONOMICALLY VIABLE.**

**THE NOT-SO-DISTANT PAST,
WHEN CONGRESS ENACTED
CATASTROPHIC LEGISLATION
TAUGHT US -- OR SHOULD HAVE
TAUGHT US -- THAT THE
AMERICAN PEOPLE WILL NOT
SWALLOW EVERY BITTER PILL**

**THAT CONGRESS DECIDES TO
ADMINISTER -- NOR SHOULD
THEY.**

**CONGRESS WILL BE IN
RECESS FOR ABOUT EIGHT
WEEKS NOW. I THINK THAT
PROVIDES A GOOD
OPPORTUNITY FOR YOU TO GET
YOUR IDEAS OUT. YOU'VE COME**

**OUT IN FAVOR OF INSURANCE
MARKET REFORMS, YET YOUR
INDUSTRY REMAINS A TARGET.
TALKING ABOUT REFORM IS A
GOOD FIRST START. SETTING
UP GRASS ROOTS EFFORTS AND
MAKING YOUR VOICES HEARD IS
EVEN BETTER FOLLOW-UP.
AFTER ALL, IT BEATS SPENDING
THE NEXT EIGHT WEEKS**

**WRINGING YOUR HANDS,
HOPING THAT HEALTH CARE
REFORM WON'T MAKE YOUR
INDUSTRY TOO SICK.**

**AMERICANS ARE ALMOST
UNANIMOUS IN WANTING
HEALTH CARE REFORM --
PARTICULARLY REFORMS YOU
CAN CONTROL -- LIMITS ON**

**PREEXISTING CONDITIONS,
PORTABILITY, AND AFFORDABLE
PRICING. WE KNOW WE CAN'T
SUSTAIN OUR CURRENT RATE
OF SPENDING. AND, ALTHOUGH
WE HAVE THE BEST HEALTH
CARE SYSTEM IN THE WORLD,
IT'S A SYSTEM THAT FAILS TO
INCLUDE ALL OF OUR CITIZENS.**

**IT'S BEEN SAID, "FOR EVERY
COMPLEX PROBLEM, THERE IS A
SIMPLE SOLUTION, AND IT IS
WRONG." NO DOUBT ABOUT IT,
THERE IS NO SIMPLE SOLUTION
TO THE PROBLEMS FACING OUR
HEALTH CARE SYSTEM.**

**AS YOU KNOW, THERE ARE
DOZENS OF PLANS OUT THERE.**

**AND, AS I'VE SAID BEFORE, THE
DIFFERENCES LIE IN THE
PRESCRIPTION FOR REFORM.
THERE ISN'T MUCH
DISAGREEMENT OVER THE
DIAGNOSIS.**

**SO, AS WE DEBATE THESE
PLANS IN THE COMING MONTHS,
WE HAVE TO KEEP IN MIND THE**

**BOTTOM LINE -- SECURITY. THE
AMERICAN PEOPLE DESERVE
SECURITY IN THEIR ACCESS TO
QUALITY CARE -- SECURITY IN
THEIR ABILITY TO CHOOSE
THEIR PROVIDER -- AND
SECURITY IN KNOWING THAT
THE PRICE TAG OF HEALTH
CARE REFORM WILL NOT BE
ECONOMIC INSTABILITY.**

**WE HAVE A LONG ROAD
AHEAD OF US. IN MY VIEW, WE
WON'T SEE ANY PLAN -- THE
PRESIDENT'S OR ANY OTHER --
ADOPTED MUCH BEFORE THIS
TIME NEXT YEAR -- OR EVEN
LATER.**

**IN ALL PROBABILITY, THE
FINAL PRESCRIPTION WILL**

**INCLUDE PARTS OF MANY OF
THE PLANS WHICH HAVE BEEN
PROPOSED TO DATE.**

**IN THE MEAN TIME, I LOOK
FORWARD TO WORKING WITH
YOU IN THE COMING MONTHS. I
WOULD LIKE TO THANK YOU FOR
YOUR PARTICIPATION.**