



For Immediate Release
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**Floor Statement of Senator Max Baucus (D-Mont.)
Regarding the Motion to Proceed to the Patient Protection and Affordable Care Act**

Mr. President, a noted psychologist once said: "To be mature means to face, and not evade, [a] crisis"

Our health care system is in crisis. This crisis has been decades in the making. And history has made clear that this crisis will not solve itself.

It is time for us to face the crisis. It is time for Congress to show mature leadership. It is time for us to reform health care, once and for all.

For years now, we have prepared for this moment. The Finance and HELP Committees studied the issue thoroughly. We held nearly 70 hearings, roundtables, and walkthroughs.

We each produced a blueprint for reform. And we worked together with Leader Reid and President Obama to combine those blueprints into one, solid plan.

This week, we have brought that plan to the Senate floor. This week, we seek to begin that momentous debate. This week, we seek, at last, to face the crisis.

We have a bill that will put consumers, patients, and their doctors back in control. We have a bill that will end harmful insurance industry abuses.

Under our bill, no longer will insurance companies be allowed to deny coverage. No longer will insurance companies be allowed to hike up rates for Americans with pre-existing conditions like heart disease, cancer, or diabetes.

No longer will insurance companies be able to take away coverage or reduce benefits when people get sick.

Under our bill, no longer will insurance companies be able to limit the amount of health care that you can use in a lifetime. No longer will insurance companies be able to put unreasonable limits on the amount of health care that you can use in a year. If you pay your bill, the insurance company must renew your coverage and provide your benefits.

No longer will insurance companies be able to discriminate based on gender or health status. No longer will insurance companies be able to charge more for women, or for people who are sick.

Our bill will require insurance companies to disclose the share of premiums that goes to medical benefits. No longer will insurance companies receive tax credits when they use their profits to provide excessive executive pay.

Our bill is fully paid for. It's fiscally responsible. It will lower health care costs. And it will reduce the Federal budget deficit.

According to the Congressional Budget Office, our bill will reduce the deficit by \$130 billion in the first 10 years. Over the next decade, it will further reduce the deficit by about a quarter of a percent of GDP. That's hundreds of billions of dollars of deficit reduction.

As well, our bill will provide billions in tax cuts for American families and small businesses.

Our bill will create new marketplaces, called insurance exchanges. Individuals and small businesses will be able quickly and easily to view, compare, and buy health insurance plans.

Today, many Americans receive quality health care coverage through their employers. Many are happy with their current insurance plans. This bill will not change that. We keep the best of our current health care system. People who are satisfied with their current health insurance coverage will be able to keep it.

But too many others don't have access to insurance. For too many, the system is broken.

Under our bill, new exchanges will provide one-stop shops where plans are presented in a simple, consistent format. Consumers will be able to know exactly what they are buying. Insurance companies will have to compete on price and quality, not on their ability to select the healthiest people or hide restrictions.

Consumers will be able to count on the coverage that they buy. And tax credits will help to ensure that all Americans can afford quality coverage.

Small businesses will also have access to exchanges and tax credits. Through small business exchanges, these companies will be able to pool together to spread their risk, increase their leverage, and enhance their choice, just as big companies do.

And Members of Congress will be required to buy their health insurance through the same exchanges that people in their own states use. No longer will there be a separate, Congressional health plan.

Our bill will strengthen Medicare. It will improve benefits for seniors. And it will help to ensure that Medicare is sustainable for future generations.

Our bill will cut costs, but it will not cut benefits. Our bill will increase Medicare benefits.

Our bill will provide seniors with free preventive care and wellness check-ups. It will improve care for seniors with chronic conditions. And it will provide a 50-percent discount on brand name prescription drugs to help close the "doughnut hole," the gap in coverage in the Medicare prescription drug program.

Our plan is a good, common-sense answer to the crisis facing American families and businesses.

Now, on this floor, we have the opportunity to consider this plan. We have the chance to make it even better. We hope to have a full debate.

But more important than process or rhetoric, we have the opportunity, at last, to face the crisis. We have the opportunity to show mature leadership. At long last, we have the opportunity to reform health care, once and for all.

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