

Mr. CASEY: Mr. President, I am grateful for this opportunity to speak about health care. I commend our chairman, Senator Baucus, for his great leadership in the Finance Committee and on so many other important issues we have been wrestling with with regard to health care.

We have had a chance over many months now--and even as we speak today--to talk about a lot of the policy of the bill the President signed into law, our health care bill we passed here in the Senate, and, of course, the policy contained in the bill we are considering now. But sometimes it is important for us to step back and talk about some--not all--but a few examples of some of the real people out there on whom this legislation will have an impact.

I have spoken a number of times about Trisha Urban from Berks County, PA--all the problems she and her family had with their health care: denied coverage because of a preexisting condition, running into problems when the insurance company dropped coverage. Her husband died in the process. And the same day he died, her daughter was born. I have told that story a number of times, and I will tell it again.

I also want to highlight what has happened to another family, the Ritter family from Manheim, PA, Lancaster County. The family has two young girls whom I have met. I met them in 2009. As children, these two little girls, Hannah and Madeline Ritter, hit their lifetime cap on their cancer treatment before they completed their course of treatment. When they hit this cap, they were 4 years old, these two Ritter twins. If that is not proof that comprehensive health reform is needed now, I do not know what more we can say.

We are very happy the President signed into law the bill we passed in December. Now the health care reform is the law of the land. The Ritter twins--Hannah and Madeline Ritter--will not have to worry about how to get or keep health insurance coverage throughout their lives because, in 2010, strong consumer protections will go into effect. Not only will these protections ensure that these two little girls--Hannah and Madeline--not only will it ensure they can have access to the medical care they need to grow up healthy, but also they will be able to reap the benefits of other parts of this bill.

This bill will also help hard-working insured Americans from having to declare bankruptcy due to medical bills, as the Ritter family of Manheim, PA, had to do at one point. I do not have the time in this segment to be able to tell their whole story, but suffice it to say, in addition to the nightmare their daughters lived through, the family had to declare bankruptcy.

But some highlights of what this bill means to real families: Health insurance reform puts American families and small business owners--not their insurance companies--in control of their own health care .

Secondly, this bill makes health insurance affordable for middle-class families and small businesses--one of the largest tax cuts in history--reducing premiums and out-of-pocket costs.

Third, it holds insurance companies accountable, at long last, to keep premiums down and prevent denial of care and coverage, including for preexisting conditions.

No. 4, this legislation improves Medicare benefits with lower prescription drug costs for those in the doughnut hole, better chronic care, free prevention care, and nearly a decade more of solvency for Medicare.

Finally, No. 5--and this is not a comprehensive summary but one more point--this legislation reduces the deficit, according to the Congressional Budget Office, by \$143 billion over the next 10 years. If you look at the 10 years after that, 20 years in total, it is well over \$1 trillion.

U.S. Senator Robert P. Casey, Jr. – March 23, 2010
Importance of Health Care Reform and Benefits for Pennsylvania

So this is a bill, and this is legislation, whose time has come. At a time when our State--in Pennsylvania, where we have 577,000 people out of work, almost a record number of people out of work in Pennsylvania--we have to make sure that one of the things we put in place is a more secure health care system for workers and their families.

We all have heard the list of provisions that will go into effect right away. Small businesses will have access to--have the eligibility, I should say--for tax credits. Some companies will get credits up to 35 percent of the dollars they spend on premiums. The Federal Government will be investing in community health centers even in greater amounts than the Federal Government does now. Older citizens would not be affected by the doughnut hole problem where they have to pay the whole freight for prescription drug costs for several thousands of dollars' worth of care. They are going to get relief from that. In 3 months' time--3 months from yesterday--people with preexisting conditions will be able to get help from a high-risk pool, a special fund to help them in that crisis.

As we know, in 6 months--in September--children will have the full legal protection in new insurance plans for denials of coverage--or I should say against denials of coverage--for a preexisting condition.

So for all of those reasons and more, whether we are thinking about the problem that Trisha Urban and her family had before and certainly after her husband's death, or the Ritter twins, Hannah and Madeline Ritter, we hope more families have the benefit of the protections in this bill. We know one thing. We know small businesses across the country are starting to get a sense now of what this will mean in terms of helping them with the tax credit, helping their employees with the critically important issue of health care .

Mr. President, I yield the floor and note the absence of a quorum.