



Senator Herb Kohl

United States Senator for Wisconsin



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I hope you enjoy receiving these updates about my work on behalf of Wisconsin. It is an honor to represent you in the U.S. Senate. As health care reform takes center stage in Washington, I know that in Wisconsin you are watching carefully to see what this all means for you and your families, employers, and the future of health care delivery. I've been listening to suggestions and concerns from all corners of the state, from those who work directly in the health care field to those who struggle with health care costs. I want to share with you a speech I gave to the Senate regarding health care reform. If you have any questions or concerns, please feel free to contact me at kohl.senate.gov or at 1-800-247-5645.

Sincerely,

Senator Herb Kohl's Statement on Health Care Reform

Mr. President, I rise today to talk about our effort to achieve comprehensive health care reform. Most people agree that reforming our health care system is a necessity, and that we cannot afford to wait another ten or twenty years until health care costs consume the American economy and the budgets of most American families. However, as urgent as the issue is, we must approach every aspect of health care reform thoughtfully, and not rush to complete what might be one of the most important legislative initiatives any of us will work on during our time here.

As the HELP and Finance Committees release their proposals for health reform, we know we cannot consider a bill that does not control costs. Controlling costs is our number one priority. I believe it is just as important as ensuring universal coverage—because if we provide universal coverage without controlling costs, the result would be financial catastrophe for our nation.

I want to be clear that lowering costs does not mean limiting access to care, though opponents of health care reform will try to convince the American people that it does. These political talking points are a distraction at a time when we are trying to *expand* access to health care. No one will be forced to change their health plan, their doctor, or their hospital if they like what they have now. Health care reform will provide coverage to those who do not have it today, and must lower costs for both families and businesses.

One key component to cutting costs is to eliminate unnecessary testing and over-treatment. If we can do that, then our health care system—and America's patients—will be in better shape. We can move in this direction if the federal government starts paying for value of care, not volume. As it stands, the Medicare reimbursement system provides perverse incentives. Currently, geographic areas that provide the most inefficient care oftentimes get the highest reimbursements. We need to ensure that all health care systems provide better care in a more efficient way, and reward those systems that already do so. Otherwise, we'll never get costs under control.

As Chairman of the Aging Committee, I am familiar with many of the health care issues that affect seniors and all Americans. In this capacity, I have been pushing for health reform to include improvements to our long-term care system. Our nation's population is aging at a record rate, and with every passing year, more elderly

Americans find themselves in need of long-term care. Most of us will, at some point, struggle with the high and rising costs of caring for a loved one. These, too, are costs we must get under control as part of health care reform, and I applaud Chairman Kennedy for including the CLASS Act in the HELP Committee bill. This bill would provide new funding for long-term care through a voluntary social insurance program.

We can also get long-term care costs under control by promoting a move toward home and community-based long-term care services in Medicaid. These programs break away from a one-size-fits-all approach, offering flexibility and choices tailored to an individual's needs. And, even better, they save a lot of money that would otherwise be spent on nursing home care. Senators Kerry, Grassley, and Cantwell all have good ideas in this area that I hope will be considered.

We must also protect those consumers who are making an effort to plan for the costs of their own long-term care in advance. In recent years, long-term care insurance has gained popularity. Over 40 states have initiated programs to encourage residents to buy long-term care insurance in an attempt to ease the burden of Medicaid costs on state budgets. I believe we have a duty to make sure these policies, which may span several decades, are financially viable.

Many long-term care insurance companies have been raising their policyholders' monthly premiums, which can be devastating for older persons who are living on a fixed income. Until we can guarantee that consumers have strong protections, that carriers will not deny legitimate claims, and that premiums will not skyrocket down the road, long-term care insurance is not ready to be a major part of the health care reform solution.

The funding of care is not our only concern. It's been 22 years since we raised the standard of care in nursing homes, and quality improvements are long overdue. Every year, as part of our Medicare and Medicaid reimbursement system, our government collects information about all 16,000 nursing homes across the country. We should make this information available to consumers, so that they can judge a home's track record of care for themselves before deciding where to place a loved one. And we should make nursing homes safer, by instituting a comprehensive background check system for long-term care workers. Pilot programs have shown that this would keep thousands of predators out of nursing homes, where they could cause terrible physical, financial, and emotional harm to residents and their families.

The truth is, while there are some hot button issues that divide us, and while there is seemingly endless ground to cover, there is a lot about improving health care that we agree on. We all recognize the need to bolster the ranks of those who provide care. As America ages, we will face a severe shortage of workers who are equipped to manage seniors' unique health needs. It is important to expand the training and education for licensed health professionals, direct care workers, and family caregivers and I applaud the HELP Committee for recognizing this need in their bill.

We agree that America's health systems should expand the use of health information technology, which has been shown to save lives by reducing medical errors and save money by promoting efficiency in testing and communication. We agree that those who have suffered from a health problem in their past should not be denied insurance that will protect them for the future by ensuring that those individuals with preexisting conditions can purchase coverage.

We also agree that we should do everything we can to remove fraud, waste, and abuse from the system. We must employ a vigorous health care fraud enforcement program that will protect policyholders, businesses, and taxpayers. And we agree that we should work to provide appropriate care at the end of life. We need to break down the barriers to advance planning, and encourage Americans to talk with their doctor about end of life care long before such choices must be made.

Finally, we agree that we have a lot to gain if we get this done in a thoughtful, deliberate way. We can do this right and we must do this soon, because so many Americans are depending on us.

