

Withdrawal/Redaction Sheet

Clinton Library

DOCUMENT NO. AND TYPE	SUBJECT/TITLE	DATE	RESTRICTION
001. letter	Personal (Partial) (1 page)	04/28/1994	P6/b(6)

COLLECTION:

Clinton Presidential Records
Domestic Policy Council
Jennifer Klein
OA/Box Number: 8296

FOLDER TITLE:

Myers

2014-0209-S

ms747

RESTRICTION CODES**Presidential Records Act - [44 U.S.C. 2204(a)]**

- P1 National Security Classified Information [(a)(1) of the PRA]
- P2 Relating to the appointment to Federal office [(a)(2) of the PRA]
- P3 Release would violate a Federal statute [(a)(3) of the PRA]
- P4 Release would disclose trade secrets or confidential commercial or financial information [(a)(4) of the PRA]
- P5 Release would disclose confidential advice between the President and his advisors, or between such advisors [(a)(5) of the PRA]
- P6 Release would constitute a clearly unwarranted invasion of personal privacy [(a)(6) of the PRA].

C. Closed in accordance with restrictions contained in donor's deed of gift.

PRM. Personal record misfile defined in accordance with 44 U.S.C. 2201(3).

RR. Document will be reviewed upon request.

Freedom of Information Act - [5 U.S.C. 552(b)]

- b(1) National security classified information [(b)(1) of the FOIA]
- b(2) Release would disclose internal personnel rules and practices of an agency [(b)(2) of the FOIA]
- b(3) Release would violate a Federal statute [(b)(3) of the FOIA]
- b(4) Release would disclose trade secrets or confidential or financial information [(b)(4) of the FOIA]
- b(6) Release would constitute a clearly unwarranted invasion of personal privacy [(b)(6) of the FOIA]
- b(7) Release would disclose information compiled for law enforcement purposes [(b)(7) of the FOIA]
- b(8) Release would disclose information concerning the regulation of financial institutions [(b)(8) of the FOIA]
- b(9) Release would disclose geological or geophysical information concerning wells [(b)(9) of the FOIA]

No answer.

Withdrawal/Redaction Marker

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[001]

*Also maybe
note more
benefit
coverage as
w/whole*

April 28, 1994

*to you want
to be some
lines from me
God-father pizza
response re: leveling
the playing field
me etc
bus who
cover
employers
covering
those
who
don't*

Mr. James C. Adams
The Tulip Company
1850 Davis Avenue
Terre Haute, Indiana 47802

Dear Mr. Adams:

Thank you for writing about the impact of the President's proposal for health care reform on small businesses. Your letter raises a number of challenging issues that we have considered seriously.

Currently, 62 percent of small businesses provide health care to their workers. These small businesses are often discriminated against by insurance companies and pay as much as 35 percent more than big businesses for the same health insurance. Also, administrative costs for health insurance currently amount to as much as 40 percent of a small employer's health costs, compared to five percent for big businesses.

(b)(6)

The President's plan will reduce health care costs for small businesses that today provide insurance for their employees. Those small businesses that currently do not provide health care for their employees will be better able to afford insurance, compete for qualified workers and stabilize their work forces. The plan will improve the bargaining position of small businesses by pooling purchasing power through "alliances" -- giving them the same negotiating power that large employers have today and relieving their administrative burden.

You raised specific concerns about the costs to businesses of covering their employees. Generally, under the Clinton plan, employers will be required to contribute 80 percent of the weighted average premium in an area for their employees. The contribution will vary only by the employee's family type. For example, an employer will pay one amount for a single employee and a different amount for an employee with a spouse and children. Under the plan, the definition of family is determined by state law. If an employee works part-time -- less than 120 hours per month -- the employer will pay a pro-rated share of the required contribution. Employers will not be required to make contributions for individuals who work less than ten hours a week.

*not an
administrative
burden -
much as
does
today
for
FICA,
etc.*

Total premiums for all businesses in regional alliances will be limited to 7.9 percent of payroll. Small, low-wage businesses -- those with fewer than 75 employees and an average

wage of \$24,000 or less -- will be eligible for substantial discounts on the cost of the insurance they provide for their employees. In many cases, contributions for health coverage will be approximately a dollar a day for the small employer whose average worker earns minimum wage.

(would amount to)

The Clinton plan also addresses your concerns about consumer choice. Health alliances will offer a wide range of health plans. Each individual or family, rather than the employer or insurer, will select a health plan. Regardless of which plan an employee chooses, the employer's contribution will be limited to 80 percent of the weighted average premium in an area. All Americans will be offered at least one traditional fee-for-service plan that allows consumers to see any doctor they choose.

Finally, as you noted, too many Americans get the most expensive health care in the most expensive place -- the emergency room. The President's plan will give individuals the ability and the incentive to get care earlier -- before they get serious and costly illnesses. First, by providing universal coverage, the President's plan will give people access to primary and preventive care. The comprehensive benefit package includes such preventive services as clinician visits, immunizations, mammograms and cholesterol tests, provided at no cost. The plan also includes programs to inform and educate individuals about reducing health risks. Health plans may offer health education classes covering areas such as nutrition counseling, stress management and physical training.

The legislation to reform our health care system is currently under consideration in Congress.

Thank you again for writing.

Sincerely yours,

Hillary Rodham Clinton

cc: The Honorable John T. Myers

JOHN T. MYERS

7TH DISTRICT, INDIANA

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Congress of the United States

House of Representatives

October 27, 1993

COMMITTEE ON APPROPRIATIONS

SUBCOMMITTEES

ENERGY AND WATER DEVELOPMENT
RANKING MINORITY MEMBER

AGRICULTURE AND RURAL DEVELOPMENT

COMMITTEE ON POST OFFICE
AND CIVIL SERVICE

RANKING MINORITY MEMBER

Hillary Rodham Clinton
Health Care Reform
Old Executive Office Building
Room 410
Washington, D.C. 20500

*Small
Business
Qs*

Dear Mrs. Clinton:

One of my constituents, Mr. Jim Adams of Terre Haute, recently contacted me to share his concerns related to President Clinton's "Health Security Plan." Attached is a copy of his letter for your information.

As you will note, Mr. Adams owns The Tulip Company which is a force grower of fresh cut flowers which he markets to wholesale florists throughout the country. He specifically asks 15 questions related to an employer's responsibility to his employee's health insurance coverage based on the preliminary information on President Clinton's proposed reform plan.

I realize President Clinton's plan is scheduled to be introduced in Congress later this week. However, Mr. Adams raises some very important and pertinent questions and I would appreciate your response to the points he raises. I look forward to your response.

Thank you.

Sincerely,

John Myers

Z

Enclosure

*Needs
Special*
"Dear Jim"
ISAHE

OCT 15 AM

OCTOBER 6, 1993

HONORABLE JOHN T. MYERS
UNITED STATES HOUSE OF REPRESENTATIVES
WASHINGTON, DC 20515-1407



DEAR REPRESENTATIVE MYERS,

I SUPPORT HEALTH CARE REFORM, BUT LIKE SO MANY BUSINESS OWNERS, I HAVE A LOT OF CONCERNS, QUESTIONS AND SOME SUGGESTIONS REGARDING THE PROPOSED PLAN.

THE TULIP COMPANY IS A FORCE GROWER OF FRESH CUT TULIPS WHICH WE MARKET TO WHOLESALE FLORIST THROUGHOUT THE COUNTRY. THE BUSINESS WAS STARTED IN 1949 AND HAS ALWAYS ENJOYED AN EXCELLENT REPUTATION FOR GROWING THE BEST SELECTION AND QUALITY TULIPS IN THE COUNTRY.

THE COMPANY HAS TRIED TO KEEP PACE WITH INFLATION BY RAISING FLOWER PRICES 3% A YEAR. HOWEVER, THE LAST FEW YEARS PROFIT HAS BEEN DECREASING PRIMARILY DUE TO THE HEAVY PENETRATION INTO THE U.S. MARKET FROM FOREIGN GROWERS OF INEXPENSIVE FLOWERS.

THE BULB PLANTING SEASON BEGINS IN SEPTEMBER AND ENDS IN DECEMBER. HARVEST SEASON STARTS IN JANUARY AND ENDS THE LAST OF MAY. WE CLOSE DOWN THE COMPANY DURING JUNE, JULY AND AUGUST DUE TO THE EXTREME HEAT IN OUR GREENHOUSE RANGE.

THE NUMBER OF EMPLOYEES RANGE FROM FIFTEEN IN THE PLANTING SEASON TO AS MANY AS TWENTY-SEVEN DURING THE HARVEST SEASON. WE USUALLY KEEP THREE MEN EMPLOYED DURING THE THREE SUMMER MONTHS TO DO MAINTENANCE. SINCE OUR WORK IS LABOR INTENSIVE AND SEASONAL, THE MAJORITY OF THE EMPLOYEES ARE UNSKILLED, HIGH SCHOOL DROPOUTS. TURNOVER EACH YEAR IS VERY HIGH. LAST YEAR WE SENT OUT 66 W-2 FORMS.

THIS YEAR OUR PLANTING SEASON STARTED SEPTEMBER 13 AND TO DATE WE HAVE HIRED 21 NEW EMPLOYEES, OF WHICH 8 ARE PRESENTLY EMPLOYED. FIVE ACCEPTED EMPLOYMENT, TOOK A DRUG SCREENING, COSTING THE COMPANY \$35.00 PER TEST AND NEVER RETURNED TO WORK OR QUIT SOON AFTER BECAUSE THEIR DRUG SCREEN WAS POSITIVE. ONE WORKED FIVE DAYS AND THEN WAS JAILED. WE HAVE BEEN IN OPERATION 3 1/2 WEEKS AND 13 PEOPLE HAVE COME AND GONE; MOST WORKING ONLY A DAY OR TWO.

MOST OF OUR APPLICANTS SHOULD BE CLASSIFIED UNEMPLOYABLE, NOT JUST UNEMPLOYED. THEY HAVE NO WORK SKILLS OR WORK ETHICS AND

LIVE OFF "THE SYSTEM". THEY HAVE INCREDIBLE KNOWLEDGE ON HOW TO "MILK" THE GOVERNMENT. THIS WAY OF LIFE HAS BEEN HANDED DOWN FROM GENERATION TO GENERATION. WHEN HARD PRESSED FOR MONEY THEY TURN TO THE "UNDERGROUND ECONOMY" FOR CASH JOBS.

ONE OF THE MOST FRIGHTENING THINGS ABOUT THESE PEOPLE IS THEIR CAVALIER ATTITUDE IN PRODUCING ILLEGITIMATE CHILDREN.

THERE ARE MANY MINIMUM WAGE JOBS AVAILABLE IN OUR CITY; HOWEVER, MOST BUSINESSES HAVE THE SAME PROBLEM AS MINE; APPLICANTS NOT ABLE TO HANDLE THE BARE REQUIREMENTS OF THE JOB OR UNWILLING TO WORK EVEN THOUGH THEY HAVE NO SKILLS. THEY HAVE BEEN SOLD A "BILL OF GOODS" THAT SOMEWHERE OUT THERE IS A VAST SUPPLY OF "GOOD JOBS AT GOOD WAGES" EVEN THOUGH THEY HAVE NO TRAINING OR EDUCATION.

I ENCOURAGE MY EMPLOYEES TO DO A GOOD JOB BY GIVING REGULAR REVIEWS AND RAISES. EMPLOYEES WHO FINISH THE HARVEST SEASON RECEIVE A BONUS BASED ON THE PROFIT OF THE COMPANY. QUALIFIED EMPLOYEES ALSO RECEIVE COMPANY CONTRIBUTIONS INTO A RETIREMENT FUND. PAYING SOMEONE A HIGH WAGE DOES NOT NECESSARILY MAKE A GOOD EMPLOYEE. AS I HAVE SEEN SO MANY TIMES, MONEY IS NOT THE ANSWER TO ALL PROBLEMS. MANY SMALL BUSINESS IN OUR AREA FACE THE SAME PROBLEMS I HAVE ENUMERATED; THE UNEMPLOYABLE, UNSKILLED LABOR AND PEOPLE UNWILLING TO WORK WHEN THEY CAN GET A GOVERNMENT HANDOUT. AS USUAL, IT WILL BE THOSE WILING TO WORK WHO WILL BE WORKING HARDER TO COVER THE COST OF HEALTH INSURANCE.

MANDATED HEALTH INSURANCE PAID BY AMERICAN BUSINESS WILL DRIVE UP THE COST OF DOING BUSINESS AND DRIVE DOWN EMPLOYEE COMPENSATION AND HIRING. SINCE THE COST OF MANDATED HEALTH INSURANCE MUST BE COVERED IN SOME WAY, BONUSES AND RAISES WILL BE LOWER AND LESS FREQUENT.

MY QUESTIONS ARE AS FOLLOWS:

1. AT WHAT DATE DOES HEALTH COVERAGE START FOR A NEW EMPLOYEE? HOW MANY DAYS, WEEKS MUST HE WORK BEFORE THE EMPLOYER FILLS OUT THE FORMS? WHAT HAPPENS WHEN THAT EMPLOYEE LEAVES? WHAT FORMS DO WE FILL OUT THEN? AS YOU CAN SEE FROM THE FIRST PART OF MY LETTER WE WOULD HAVE HANDLED PAPER WORK ON 66 PEOPLE.

2. DOES INSURANCE COVERAGE END ON THE DATE OF TERMINATION OR LAY OFF? DOES THE EMPLOYER END UP PAYING PREMIUM FOR A MONTH FOR AN EMPLOYEE WHO DECIDES TO QUIT AFTER ONLY A FEW DAYS? JUST THIS MORNING A NEW EMPLOYEE (THIS WOULD HAVE BEEN HIS SECOND DAY) WORKED FROM 7:30 TO 9:30 AND QUIT SAYING THE WORK WAS TOO HARD. HE WILL PROBABLY LIVE OFF HIS "LIVE-IN" GIRLFRIEND. SHE IS A SINGLE MOTHER WITH A CHILD AND CONSEQUENTLY RECEIVES MANY GOVERNMENT SUBSIDIES. SHE IS ALSO EXPECTING A CHILD BY THIS MAN. ANOTHER MOUTH FOR THE GOVERNMENT TO FEED. THIS HAPPENS ALL TOO OFTEN.

DOES THE EMPLOYER PICK THE HEALTH INSURANCE PLAN?

ARE EMPLOYERS EXPECTED TO INSURE UNMARRIED, UNEMPLOYED BOYFRIENDS/GIRLFRIENDS LIVING WITH THE EMPLOYEE AND ANY CHILDREN IN THE HOME?

5. WILL THE EMPLOYER BE REQUIRED TO INSURE ILLEGITIMATE CHILDREN OF THE EMPLOYEE? EVEN IF THEY DON'T LIVE WITH THE EMPLOYEE?

6. IF THE SPOUSE OF THE EMPLOYEE WORKS AND THEY HAVE CHILDREN, WHICH EMPLOYER PAYS THE INSURANCE ON THE CHILDREN?

7. ARE EMPLOYERS REQUIRED TO INSURE UNEMPLOYED RELATIVES LIVING WITH THE EMPLOYEE?

8. IF THE EMPLOYEE HAS TWO JOBS, WHICH COMPANY PAYS THE PREMIUM?

9. PRESENTLY THERE IS A 30 PLUS PAGE BOOKLET DETAILING HOW TO FILL OUT A "SIMPLE" ONE PAGE FORM. (I-9) HOW THICK WILL THE BOOK BE DETAILING FILLING OUT THE FORMS FOR EMPLOYEE'S HEALTH CARE? HOW MUCH WILL IT COST THE EMPLOYER TO TRAIN OFFICE PERSONNEL TO UNDERSTAND THE INSTRUCTIONS AND COMPLETE THE FORMS?

10. HOW MANY TIMES WOULD A PERSON BE ABLE TO SEE A DOCTOR? ANY NUMBER OF TIMES UNDER ANY CIRCUMSTANCES? WOULD THIS ELIMINATE PEOPLE USING EMERGENCY ROOMS AS TREATMENT CENTERS FOR MINOR ILLNESS OR INJURIES?

11. AS A PART OF "NEVER CAN BE CANCELED HEALTH CARE COVERAGE", WOULD PARENTS BE REQUIRED TO HAVE BASIC EDUCATION IN PARENTING AND HEALTH CARE OF THEIR CHILDREN?.

12. WILL PEOPLE WHO ARE PHYSICALLY AND MENTALLY ABLE TO WORK, YET UNWILLING TO DO SO, BE COVERED UNCONDITIONALLY FOR ALL TIME? WHAT ABOUT THOSE WHO FAIL A DRUG SCREENING?

13. DOES ANYONE REALLY HAVE ANY IDEA WHAT THE COST OF THE PROGRAM WILL BE? HAS THE GOVERNMENT EVER RUN A COST EFFICIENT PROGRAM?


14. IF AN EMPLOYEE IS SATISFIED WITH THEIR CURRENT COVERAGE, WILL THEY HAVE TO DROP THAT AND CHOOSE A GOVERNMENT PLAN? DO I HAVE THE RIGHT TO CHOOSE MY DOCTOR?

15. ONCE THE PLAN IS IN PLACE WILL THERE BE PROVISIONS TO CHANGE, REDUCE COVERAGE NOT NECESSARY OR FINE TUNE CERTAIN ITEMS?

I DON'T AGREE WITH THE IDEA OF FOUR HEALTH PLANS. THE EMPLOYEE WILL INVARIABLY CHOOSE THE MOST COSTLY PLAN. A BASIC PLAN WITH THE INSURED PAYING A PORTION OF THE PREMIUM PLUS A PORTION OF THE BILL EACH TIME A DOCTOR IS VISITED WOULD BE A GOOD STARTING POINT.

THANK YOU FOR TAKING TIME TO CONSIDER MY QUESTIONS AND CONCERNS.

VERY TRULY YOURS,


JAMES C. ADAMS
THE TULIP COMPANY

CC: UNITED STATE SENATORS
UNITED STATE REPRESENTATIVES