

Withdrawal/Redaction Sheet

Clinton Library

DOCUMENT NO. AND TYPE	SUBJECT/TITLE	DATE	RESTRICTION
001. letter	Personal (Partial) (1 page)	04/06/1994	P6/b(6)
002. letter	Personal (Partial) (1 page)	ca. 01/1994	P6/b(6)
003. letter	Personal (Partial) (1 page)	03/22/1994	P6/b(6)
004. letter	Personal (Partial) (1 page)	03/22/1994	P6/b(6)
005. letter	Personal (Partial) (1 page)	ca. 01/1994	P6/b(6)

COLLECTION:

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

FOLDER TITLE:

State Legislatures

2014-0209-S

ms755

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]
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- 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]

Unfinished at 6:45.

Unfinished

→ Follow-up on Buell letter - Draft for HRC response?

→ X For Shirley Brown letter - use talking points on auto insurance.

Jason / Christine

I did not work on this letter.
Maura

Ediz's Hrs.

— Review req'd

— ORIGINALS
Attached

—

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[001]

April 6, 1994

The Honorable William E. Gorder
16th District 1345 Lawler Avenue
Grafton, North Dakota 58237

Dear Representative Gorder:

Thank you for taking the time to share with me (b)(6).
(b)(6) Too many Americans today are forced to spend their
hard earned saving on skyrocketing health care costs in their
final years.

The President's proposal for health care reform allays the fears of medicare beneficiaries. Under the President's plan, Medicare recipients will continue to receive Medicare coverage -- with guaranteed security and expanded benefits. The President's plan does not cut existing Medicare but rather reduces the annual rate of growth of Medicare spending, from triple to double the inflation rate. The share of health premiums paid by most older Americans will actually decline as growth in the cost of Medicare comes under control.

The savings realized from the reductions in Medicare growth will be rechanneled into new benefits for Medicare beneficiaries. A new prescription drug benefit will help fill a gap in the health security of older Americans. Today, 23% of Medicare recipients requiring hospitalization suffer from medication related problems. A prescription drug benefit will enable older Americans to meet their medication needs and will assist in controlling prescription, hospitalization, and other rising health care costs.

The President's plan also offers the benefits of long-term care coverage. Today, our nation's long-term care system does not provide adequate long term care options for older Americans or people with disabilities. The plan provides long term care options not available to individuals today, particularly home- and community-based care. This could enable 2.2 million older Americans to be at home in community-based settings, while receiving the long-term supports they need. The plan will also help to improve the quality of private long term care insurance by establishing minimum standards for long term care insurance products and requirements for monitoring and enforcing the sales of such products. In addition, tax incentives will help make private long term care insurance more affordable.

The plan offers protection for older Americans. Under the plan, doctors and other providers will no longer be allowed to bill Medicare recipients for more than the approved Medicare amount, a practice that exists today as "balanced billing". In addition, older Americans who purchase Medigap policies to supplement their Medicare benefits will no longer face discrimination based on pre-existing conditions. The Medigap plans must accept all applicants regardless of their age or health status and guarantees annual open enrollment.

Thank you for taking the time to share your concerns about the need for long-term care options for the elderly. I appreciate your support for the goals of the President's plan of providing comprehensive and affordable health care for all Americans.

Sincerely yours,

Hillary Rodham Clinton

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(*) prescription drug benefit and the expansion of long-term care. ~~program~~

January [], 1994

[002]

Representative William E. Gorder
16th District
1345 Lawler Avenue
Grafton, ND 58237

Dear Mr. Gorder:

Thank you for taking the time to share with me [redacted] (b)(6)

~~The Administration shares your goal of creating a more comprehensive Medicare system. The Health Security Act will expand and improve long-term care options across the country, today stressing home and community-based services. The Act will aim to provide more flexibility and greater choices for Americans.~~

Medicare beneficiaries will see little difference in where, how or from whom they receive their health care. The Act does not cut Medicare - it reduces the growth in Medicare spending from triple the inflation rate to double.

What ^{most} older Americans pay - their share of the cost of health premiums - will actually decline as growth in the cost of Medicare comes under control, reducing annual cost increases not only for Medicare but also for Medigap policies. ~~Those beneficiaries with incomes of more than \$100,000 per year will see a slight rise in monthly payments.~~

^{of the} Under the Health Security Act, older Americans will continue to receive all ~~current~~ benefits, ^{they currently receive under Medicare in} and ^{in 1996, receive the new} ~~benefits covering~~ outpatient prescription drugs, ~~and expanded~~ access to home and community-based long-term care services. The expected savings in Medicare will be rechannelled into these new benefits ^{in addition to}

^{age} ^{will be} ^{circumvented} ^{to} The Act will ~~drastically~~ ^{also} expand home and community-based services to individuals with severe disabilities, without regard to income or age. The Act gives states the flexibility to design and define their community-based service systems to meet local needs and conditions. ~~The~~ States may also elect to offer vouchers or cash directly to eligible individuals. Individuals will, ~~however~~ be responsible for paying co-insurance to cover a portion of the cost of services, based on a sliding scale.

The Act will ^{also} ~~help~~ improve the quality of private long-term insurance by establishing minimum standards for long-term care insurance products and requirements for monitoring, enforcing and regulating the sales of such products. Tax incentives will also help make private long-term care insurance more affordable.

The Act reduces the growth in Medicare spending [see above]. The expected savings will be rechannelled to pay for the new (*)

Furthermore, tax credits will be available for certain working people. For example, certain employed individuals with disabilities will be eligible to obtain tax credits for 50 percent of their costs, up to a \$15,000 maximum per year, for work-related expenditures for personal assistance services.

I appreciate your concern ^{about the need for} for establishing a national long-term care system. ⁵ This is a fundamental goal and intention of the Health Security Act.

Sincerely,

Hillary Rodham Clinton

options for the elderly
for older Americans
Thank you for taking the time to share your

I appreciate
and your
support for
the goals of
the Health
Security Act
of providing comprehensive and affordable for all Americans.

the Medicare enhancements

April 15, 1994

Mr. Bill Posey
Representative, 32nd District
Florida House of Representatives
14 House Office Building
Tallahassee, FL 32399-1300

Dear Representative Posey:

Thank you for your letter about Medicare billing. Your letter highlights the need for health care reform to simplify and streamline today's health care system.

One of the primary goals of the President's proposal for health care reform is to simplify the health care system. The President's plan will require insurance companies to use a single, standard claims form and simplify billing procedures. A uniform, comprehensive benefit package will replace hundreds of different insurance products that today confuse health care providers and consumers. In addition, understandable quality "report cards" that provide information on the performance of health care plans and patient satisfaction will enable consumers to make informed choices among health plans. These changes will both reduce costs and improve quality by allowing health professionals to spend less time on paperwork and administration and more time providing high quality care to patients.

As you noted, even small matters contribute to the soaring costs of health care in our country. The President's plan will simplify the current health care system so that problems like the one you have described will not continue to cost consumers, providers, and the government valuable time and money.

Sincerely yours,

Hillary Rodham Clinton

Is there specific Medicare streamlining that
you should mention? Ask Lynn Margherio.

→ see Sept. 7 draft of policy
→ won't specifically be
in legislation

March 22, 1994

Mr. Bill Posey
Representative, 32nd District
Florida House of Representatives
14 House Office Building
Tallahassee, FL 32399-1300

Dear Mr. Posey:

Thank you for your letter about ~~the~~ errors in Medicare billing. I have forwarded it to the Department of Health and Human Services. Your letter highlights the need for health care reform to simplify and streamline today's health care system.

One of the ^{primary goals} fundamental principles of the President's proposal for health care reform is to ensure a "user friendly" system. To simplify the process, the President's plan will require insurance companies to use a single, standard claims form to simplify billing procedures, ^{simplify the health care system.} reduce costs and enable health professionals to spend more time taking care of individuals. A uniform, comprehensive benefit package will replace hundreds of different insurance products that today confuse health care providers and consumers. In addition, understandable quality "report cards" that provide information on the performance of health care plans and patient satisfaction will enable consumers to make informed choices ^{among} between health plans.

As you noted, even small ^{among} issues contribute to the soaring costs of health care in our country. The President's plan will simplify the current health care system so that problems like the one you've described ^{will not} will not continue to cost consumers, providers and the government valuable time and money.

Sincerely yours,

Hillary Rodham Clinton

These changes will both reduce costs and improve quality by allowing ~~reducing the administrative~~ burden on health professionals

and to spend less time on paperwork and administration and more time ~~providing~~ providing high quality care to patients.

January [], 1994

Mr. Bill Posey
Representative, 32nd District
Florida House of Representatives
14 House Office Building
Tallahassee, FL 32399-1300

Dear Mr. Posey:

Intro... HSA simplifies for
consumers and providers by...

The Administration shares your concern over the inherent pitfalls in the current structure of our nation's health care system. As you pointed out, these issues too often appear to be seemingly insignificant matters when in fact they make profound contributions to the soaring costs of our nation's health care. The Health Security Act takes serious steps toward the goal of bringing health care costs under control and making sure they stay under control.

Thank
you for
your letter
about Medicare
billing. I
have forwarded
it to the
Dept. of HHS.

The three central components of cutting the projected growth in health care costs are increasing competition in health care, reducing administrative costs and imposing budget discipline. Under reform, the use of Health Security Cards - with full protection for privacy and confidentiality - will allow for electronic billing and the creation of health care information networks; the requirement that insurance companies use a single, standard claims form will simplify billing procedures, reduce costs and enable health professionals to spend more time taking care of you; the use of one uniform, comprehensive benefit package and the elimination of fine print will replace hundreds of different insurance products in the market today and reduce confusion for health care providers and consumers; the streamlining of billing reimbursement for doctors, nurses and hospitals will reduce confusion and allow more time for providers to care for patients; and the removal of the burden on business of negotiating insurance will be done via regional health alliances.

that
confuse

In addition,

One of the fundamental principles of the Health Security Act is to ensure a "user friendly" system. The Act gives consumers the power to judge the quality of care. Consumers will receive quality "report cards" that provide information on the performance of health care plans and patient satisfaction. These report cards will hold health plans accountable for meeting high standards and enable them to make informed choices between health plans.

require
consumers
and providers

Additionally, the Act creates incentives for health care providers to compete on the basis of quality, service and price. It unleashes the power of the market and puts American consumers

in the driver's seat. Consumers are better able to make cost-conscious decisions by choosing from whom and how they get their care on the basis of price and quality.

The Health Security Act improves the quality of health care through sweeping overhauls and incremental reform. Changes great and small alike are necessary to ensure that Americans receive proper medical attention at an affordable cost and in a consumer-friendly fashion.

~~I commend your concern. It is my hope that the Health Security Act will reduce and contain the increasing cost of medical care in our nation.~~

Sincerely,

Hillary Rodham Clinton

As you noted, even small issues contribute to the soaring costs of medical health care in our country. The proposed HSA will ~~ensure~~ ~~that all Americans receive~~ simplify the current health care system so that fewer problems like the one you've described will cost consumers, providers and the government valuable time and money.

April 15, 1994

Mr. David S. Hanna
1279 Georgia Street
Imperial Beach, CA 91932

Dear Mr. Hanna:

The Administration shares your goal of providing health insurance for all Americans at a reasonable cost. The President's proposal for health care reform contains projected growth in health care costs by increasing competition in health care, reducing administrative costs and imposing budget discipline.

One of the primary goals of the President's proposal for health care reform is to simplify the health care system. The President's plan will require insurance companies to use a single, standard claims form and simplify billing procedures. A uniform, comprehensive benefit package will replace hundreds of different insurance products that today confuse health care providers and consumers. In addition, understandable quality "report cards" that provide information on the performance of health care plans and patient satisfaction will enable consumers to make informed choices among health plans. These changes will both reduce costs and improve quality by allowing health professionals to spend less time on paperwork and administration and more time providing high quality care to patients.

The President's plan enlists the power of a competitive market to empower consumers to control the decisions regarding their health coverage. Under the plan, individuals or families, rather than employers, will choose their health plan. Health plans will provide information to consumers about quality and cost so that individuals can make informed choices about which plan to join. All Americans will be offered at least one fee-for-service plan that allows consumers to see any doctor they choose.

The Clinton plan will strengthen the purchasing power of consumers and small businesses, and eliminate the discriminatory practices in today's health care system. Group purchasing arrangements will increase the purchasing power of individuals and businesses forced today to buy small group and individual insurance. The President's plan prohibits health plans from discriminating based on pre-existing medical conditions, makes it illegal for a health plan to raise premium costs or terminate coverage because change in health status, and eliminates lifetime

limits on medical coverage. Health plans will compete by providing high quality care at a reasonable cost rather than by selecting only healthier applicants or varying premiums based on age or health status, as so many do today.

Competition of health plans is backed by a safety net of caps on the rate of increase in insurance premiums. If employers and individuals have responsibility to contribute to coverage, and the federal government provides discounts to small businesses and individuals, we need to guarantee that premiums will not rise unchecked and that government will not spend without accountability.

In addition to increasing competition, the President's plan reduces administrative costs. The plan will reduce bureaucracy and administration by introducing a single claims form, a comprehensive benefit package, and standardized reimbursement rules and procedures. By reducing administration costs, the plan frees up resources to improve quality and access for all Americans.

The President's plan will bring health care costs under control and guarantee to all Americans the security they deserve. Thank you again for writing.

Sincerely yours,

Hillary Rodham Clinton

cc: The Honorable J. Vincent Chase

Use # 2 from Domenici letter.

March 22, 1994

Mr. David S. Hanna
1279 Georgia Street
Imperial Beach, CA 91932

Dear Mr. Hanna:

The Administration shares your goal of providing health insurance for all Americans at a reasonable cost. The President's proposal for health care reform ~~takes serious steps toward cutting the~~ projected growth in health care costs by increasing competition in health care, reducing administrative costs and imposing budget discipline.

The President's plan enlists the power of a competitive market to empower consumers to control the decisions regarding their health coverage. Under the plan, individuals ~~or~~ families, rather than employers, will choose their health plan. Health plans will provide information to consumers about quality and cost so that individuals can make informed choices ~~about which~~ plan to join. All Americans will be offered at least one fee-for-service plan that allows consumers to see any doctor they choose.

The Clinton plan will strengthen the purchasing power of consumers and small business, and eliminate discriminatory practices ~~which plague~~ today's health care system. Group purchasing arrangements will ensure that small groups and individuals have a choice among quality, cost effective health plans. In addition, the plan will make it illegal for a health plan to drop coverage or cut benefits, charge higher premiums based on health condition, and apply lifetime limits. Health plans will compete by providing high quality care at a reasonable cost rather than by selecting only healthier applicants or varying premiums based on age or health status, as so many do today.

Competition of health plans is backed by a safety net of caps on the rate of increase in insurance premiums. If employers and individuals have responsibility to contribute to coverage, and the federal government provides discounts to small businesses and individuals, we need to guarantee that premiums will not rise unchecked and that government will not spend without accountability.

Increase the purchasing power of individuals and businesses forced today to buy small group and individual insurance.

Is this what other letters say?

Contains

and

among

the

in

Is this how you've said this in the past?

The plan will reduce bureaucracy & admin by introducing a single claims form, a comprehensive benefits package, & standardized reimbursement rules & procedures.

In addition to increasing competition, the President's plan reduces administrative costs. Cost saving steps include the requirement that insurance companies use a single, standard claims form; the requirement that all plans offer a uniform, comprehensive benefits package to replace the current confusing array of benefits and restrictions on benefits; and the removal of the administrative burden on business of negotiating insurance coverage.

Use other admin. burden #
The President's plan will bring health care costs under control and protect individuals and businesses who today face runaway health care premium increases. Thank you again for writing.

Sincerely yours,

Hillary Rodham Clinton

cc: The Honorable J. Vincent Chase

and guarantee to all Americans the security they deserve.

all Americans

January [], 1994

Mr. David S. Hanna
1279 Georgia Street
Imperial Beach, CA 91932

Dear Mr. Hanna:

The Administration shares your goal of providing health insurance for all Americans at a reasonable cost. The Health Security Act takes serious steps toward ~~this goal of~~ cutting the projected growth in health care costs by increasing competition in health care, reducing administrative costs and imposing budget discipline.

Health plans compete to provide affordable, quality care. The Act empowers each state to set up one or more "health alliances" that contract with health plans and bargain on behalf of area consumers and employers. Health plans must meet national standards for coverage, quality, and service set by the National Heath Board. Each state, however, tailors its approach to local needs and conditions.

These health alliances create incentives for health care providers to compete on the basis of quality, service and price. The plan unleashes the power of the market and puts American consumers in the driver's seat. Consumers are better able to make cost-conscious decisions by choosing from whom and how they get their care on the basis of price and quality.

The incentives also promote the development of health plans that give consumers better value for their money. In the current system, doctors and hospitals get paid extra for each service they perform. Under reform, health plans become accountable for both quality and price. The motivations change from "doing more" to giving consumers better value.

~~es~~ In addition to increased ^{ing} competition, ^{saving} the Act ~~ensures a~~ ~~reductions in~~ administrative costs. Cost ~~cutting~~ steps include the use of Health Security Cards which will allow for electronic billing and the creation of health care information networks; the requirement that insurance companies use a single, standard claims form; the ~~elimination of fine print from~~ comprehensive benefits packages; ~~the streamlining of billing reimbursement for~~ doctors, nurses and hospitals which will allow more time for providers to care for patients; and the removal of the burden on business of negotiating insurance, which will be done ~~via~~ ^{by} ~~regional~~ ^{administrative} health alliances.

requirement that all plans offer a uniform,

See my letter re caps
If savings attained through competition and reductions in administrative burden fail to contain costs, limits on the rate of growth of insurance premiums provide an emergency brake - or backstop - to ensure that premiums remain in line with inflation.

Health reform also reduces the projected rate of growth in federal and state spending for Medicare, Medicaid, and other government programs. Resources conserved from those steps are applied to other aspects of the health care system, particularly the expansion of Medicare benefits to include prescription drugs and for new long-term care services.

The Health Security Act cracks down on providers and institutions that overcharge or engage in health care fraud. It sets tough new standards and imposes stiffer penalties that include:

- new criminal penalties for health care and for the payment of bribes or gratuities to influence the delivery of health services and coverage;
- new civil financial penalties against providers who submit false claims;
- tighter restrictions to eliminate referral "kickbacks" in the private sector and new standards that prohibit physicians from sending their patients to get services at institutions in which they have financial interests; and
- strong accountability standards that make provider and other misconduct automatic grounds for exclusion from all health plans.

The Health Security plan will bring health care costs under control, and make sure they stay under control. *and protect individuals*
~~Consumers and businesses will be protected from runaway health care premiums because increases will be modest and predictable.~~
who today face.

I share your goal of and enthusiasm for providing health insurance for all Americans at a reasonable cost. ~~This is one of the primary reasons for and intentions of the Health Security Act~~

Sincerely,

and unpredictable

Hillary Rodham Clinton

cc: Representative J. Vincent Chase
Assistant Minority Leader
State of Connecticut

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[003]

March 22, 1994

Ms. Lisa Eisen
Penn Gardens #2
612 S. Main Street
Sellersville, PA 18960

Dear Ms. Eisen:

I appreciate your sharing with me

(b)(6)

(b)(6)

(b)(6) The Administration shares your goal of creating a comprehensive and flexible mental illness benefit. The President's proposal for health care reform covers a broad range of treatment options and eliminates pre-existing condition exclusions and lifetime limits that today restrict the access of individuals with mental illness to needed services.

Under the Clinton plan's comprehensive benefit package, services for mental illness include inpatient, intensive non-residential and outpatient treatment. The benefit will encourage the use of cost-effective and innovative treatments such as partial hospitalization, home-based and behavioral aide services. Health plans are encouraged to use this wide array of treatment options to provide individuals with a continuum of care through substitution of inpatient and residential days for treatment in other settings. Some annual day and visit limits and restrictions on applying expenses for outpatient mental illness to out-of-pocket limits will exist initially. By the year 2001, as the service system develops the capacity to deliver and manage a more comprehensive mental illness benefit, these limitations will no longer apply.

Significantly, under the President's plan no day or visit limits apply to medical management, diagnosis, screening and assessment, and crisis services. In addition, the President's plan includes a prescription drug benefit, making medication more affordable and accessible for individuals with mentally illness.

The President's plan includes mental illness as an integral part of health care reform. Thank you again for writing to express your support for mental illness coverage.

Sincerely yours,

Hillary Rodham Clinton

cc: The Honorable Paul I. Clymer

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- 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]

What about sentence:
Significantly, no day or
visit limits . . .

[004]

March 22, 1994

Ms. Lisa Eisen
Penn Gardens #2
612 S. Main Street
Sellersville, PA 18960

Dear Ms. Eisen:

I appreciate your sharing with me

(b)(6)
The Administration shares your goal of creating a comprehensive and flexible mental illness benefit. The President's proposal for health care reform takes serious steps toward this goal by covering a broad range of treatment options and by eliminating pre-existing condition exclusions and lifetime limits that today restrict the access of individuals with mental or substance abuse disorders to needed services.

Clinton
ness Under the plan's comprehensive benefit package, services for the mentally ill include inpatient, intensive non-residential and outpatient mental illness treatment. The benefit will encourage the use of cost-effective and innovative treatments such as partial hospitalization, home-based and behavioral aide services. Health plans are encouraged to use this wide array of treatment options to provide individuals with a continuum of care — that is both appropriate for an individual's needs and cost effective — through substitution of inpatient residential days for treatment in other settings. While annual day limits will exist initially, they will be phased out by the year 2001 as the service system develops the capacity to deliver and manage a more comprehensive mental health benefit. In addition, the President's plan includes a prescription drug benefit, making medication more affordable and accessible for the mentally ill. *and* *ness*

and visit Universal coverage will provide for increased access to health care for the mentally ill. Funds are made available for states to provide such services as transportation and translation, patient and community outreach, and patient education. In addition, to ensure security for the severely mentally ill, the President's plan includes protection such as one-day deductible and provides that costs for outpatient services not be counted toward the out-of-pocket maximum. The plan includes a benefit structure that encourages flexibility and management so that by 2001 all expenses will count toward the out-of-pocket maximum. *Some annual*

During the phase-in period, the President's plan encourages

all ~~these~~ *an* these limitations will no longer apply.

states to integrate all aspects of treatment by combining their expenditures for public mental health and substance abuse programs with funds available to health alliances.

I appreciate your support for guaranteeing coverage for mental illness. ~~It is my hope that the President's plan will help individuals with mental illnesses get access to the services they need.~~

Use a more general conclusion

Sincerely yours,

Hillary Rodham Clinton

cc: The Honorable Paul I. Clymer

Withdrawal/Redaction Marker

Clinton Library

DOCUMENT NO. AND TYPE	SUBJECT/TITLE	DATE	RESTRICTION
005. letter	Personal (Partial) (1 page)	ca. 01/1994	P6/b(6)

COLLECTION:

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

FOLDER TITLE:

State Legislatures

2014-0209-S

ms755

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]
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b(9) Release would disclose geological or geophysical information concerning wells [(b)(9) of the FOIA]

January [], 1994

[005]

Ms. Lisa Eisen
Penn Gardens #2
612 S. Main Street
[], PA []

Dear Ms. Eisen:

I appreciate your sharing with me. The Administration shares your goal of creating a comprehensive and flexible mental illness and substance abuse benefit. The Health Security Act takes serious steps toward this goal by covering a broad range of treatment options and by eliminating pre-existing condition exclusions and lifetime limits that today restrict the access of individuals with mental or substance abuse disorders to needed services.

The benefit package gradually expands coverage for mental illness and substance abuse for both inpatient and outpatient therapy. Coverage includes inpatient and residential treatment, intensive nonresidential treatment, and outpatient treatment including screening and assessment, diagnosis, medical management, psychotherapy and crisis services. Significantly, medical management even for the severely ill, diagnosis, screening and assessment, and crisis services are not subject to annual day and visit limits.

The benefits package also provides coverage for a wide range of alternative treatment programs, such as intensive care delivered outside the hospital including partial hospitalization, day treatment, psychiatric rehabilitation, ambulatory detoxification, home-based services and behavioral aide services.

Moreover, the Health Security Act provides support for families of the individual receiving mental or substance abuse services (so-called collateral treatment). Family members may receive medically necessary or appropriately related services in conjunction with the patient.

The Act eliminates certain discriminatory practices such as denial of coverage based on so-called pre-existing condition and lifetime limits on mental health treatments and substance abuse treatments. Initially, it contains limits on the number of days of inpatient and outpatient treatment, but it commits to removing those limits by the year 2001.

Health plans are encouraged to utilize the wide array of treatment options to provide individuals with a continuum of care - that is both appropriate for an individual's needs and cost

collateral
services

for
some
services

~~effective through substitution of inpatient and residential days for treatment in other settings.~~

Include description of day limits

~~Beyond the services covered through substitution, additional treatments are covered to provide ongoing and appropriate support.~~

Through universal coverage, larger numbers of individuals with severe disorders will obtain access to services. While there is promising experience in the private sector with a flexible managed mental health and substance abuse benefit, there is less experience and data on the use of this approach for individuals with severe mental illness or chronic drug and alcohol addiction. Given this uncertainty and consistent with our conservative approach in ~~all of our estimates~~, we have included protection like a one-day deductible ~~in order to remain conservative in estimating the cost of the benefit.~~ Within this framework, we have developed a benefit structure that encourages flexibility and management so that by 2001 the benefit no longer needs to rely on specific day and visit limits.

and have provided that costs for outpatient services not be counted toward the out-of-pocket maximum

In addition to the mental illness and substance abuse benefit, the Health Security Act also provides funding for services to remove barriers to treatment for mental illness and substance abuse, including community and patient outreach, transportation and translation services. Other initiatives include school-based programs aimed at educating school children about substance abuse, including tobacco and alcohol use. In addition, the National Institute of Health will fund mental illness and substance abuse prevention research.

for prevention research, including

I appreciate your enthusiasm for providing Americans with ~~guaranteed~~ coverage for mental illness and substance abuse. It is my hope that the Health Security Act will ~~contribute to the cessation of the agony that families confront when a serious mental illness occurs.~~

Include a sentence about encouraging states to integrate MH/SA systems.

Support for guaranteeing

Sincerely,

Yours

help individuals with get access to the services they need.

Hillary Rodham Clinton

cc: Representative Paul I. Clymer
Commonwealth of Pennsylvania

mental

all expenses will count toward the out-of-pocket maximum.

April 7, 1994

The Honorable Marie J. Parente
Massachusetts House of Representatives
State House
Boston, Massachusetts 02133

Dear Representative Parente:

Thank you for writing to express your support for health care reform. The Administration shares your concern over the increasing administrative costs in today's health care system. The President's proposal for health care reform reduces administrative burdens and costs.

One of the primary goals of the President's proposal for health care reform is to simplify the health care system. The President's plan will require insurance companies to use a single, standard claims form and simplify billing procedures. A uniform, comprehensive benefit package will replace hundreds of different insurance products that today confuse health care providers and consumers. In addition, understandable quality "report cards" that provide information on the performance of health care plans and patient satisfaction will enable consumers to make informed choices among health plans. These changes will both reduce costs and improve quality by allowing health professionals to spend less time on paperwork and administration and more time providing high quality care to patients.

Thank you again for writing.

Sincerely yours,

Hillary Rodham Clinton

April 7, 1994

The Honorable Marie J. Parente
Massachusetts House of Representatives
State House
Boston, Massachusetts 02133

Dear Representative Parente:

Thank you for writing to express your support for health care reform. The Administration shares your concern over the increasing administrative costs in today's health care system. ~~The President's proposal for health care reform takes serious steps toward~~ reducing administrative burdens and costs.

will
The introduction of a standard, comprehensive benefit package simplifies the health care system that today is confusing for consumers and burdensome for providers. Under the President's plan, understandable quality "report cards" that provide information on the performance of health care plans and patient satisfaction will enable consumers to make informed choices between health plans. Health plans will compete by providing high quality care at a reasonable cost rather than by selecting only healthier applicants or varying premiums based on age or health status, as so many do today. To further simplify the process, the President's plan will require insurance companies to use a single, standard claims form to streamline billing procedures, reduce costs and enable health professionals to spend more time taking care of individuals.

Use
Posey
H

By reducing administrative costs, the President's plan frees up resources to improve quality and access for all Americans.
Thank you again for writing.

This will
probably
be repetitive

Sincerely yours,

Hillary Rodham Clinton

January [], 1994

Marie J. Parente
State Representative
The Commonwealth of Massachusetts
10th Worcester District
13 Reagan Road
Milford, MA 01757

Dear Ms. Parente:

The Administration shares your concern over the increasing administrative costs ^{IN} under the current health care system. The Health Security Act takes serious steps toward ~~the goal of bringing health care costs under control and making sure they stay under control.~~ ^{reducing administrative burdens and costs.}

A central component of cost control is the ~~eradication~~ ^{reduction} of increasing administrative costs. The Health Security Act proposes ~~streamlining regulations, simplifying reimbursement through standard claims forms and standardizing benefits packages.~~ ^{and burdens} ^{reduction} ^{es}

To streamline regulations, a national quality program will stress results over process and remove insurance companies, utilization review firms and the government from the physicians' offices and hospitals. Regulation of clinical laboratory testing will emphasize quality protection while reducing administrative burden. Coordinated inspections will replace the multiple inspections that hospitals and doctors' offices undergo today.

Additionally, ^{Simplifies the health care system that today is confusing for consumers and burdensome for providers.} the introduction of a standard, comprehensive benefit package ^{that burden both providers and patients} will free providers from negotiating with health plans to determine the level of services covered. Comprehensive services will not vary from plan to plan; standard cost-sharing rules will simplify accounting for providers. ^{Is this true? Also, make point about consumers 1. knowing what they get and 2. being able to compare plans easily}

^{In addition} Furthermore, a single, standard reimbursement form and uniform reporting requirements will replace the hundreds of existing claims forms. Electronic exchange of information will further reduce provider costs and frustration.

Administrative simplification is also advantageous for the consumer. Every American gets a health security card and every American gets coverage. Guaranteed comprehensive benefits virtually eliminate the hassle of determining and tracking coverage; consumers will no longer have to wade through fine print and spend long hours negotiating reimbursement.

Moreover, the Health Security Act cracks down on providers and institutions that overcharge or engage in health care fraud. It sets tough new standards and imposes stiffer penalties that include:

- new criminal penalties for health care and for the payment of bribes or gratuities as an inducement to refer patients for any type of health care service;
- new civil financial penalties against providers who submit false claims;
- tighter restrictions to eliminate referral "kickbacks" in the private sector and new standards that prohibit physicians from sending their patients to get services at institutions in which they have financial interests; and
- strong accountability standards that make provider and other misconduct automatic grounds for exclusion from all health plans.

Simplifying the health insurance system will also eliminate opportunities for fraud based on exploiting today's complex system, both public and private. Reforms such as adoption of standard forms throughout the industry and a uniform coding system will not only reduce administrative costs but also reduce opportunities for fraudulent billing.

I appreciate your concern over the current rate of growth in health care costs. One of the primary ~~reasons for and intentions~~ of the Health Security Act is to cut the projected growth in health care costs and ensure that Americans receive proper medical ~~attention~~ at an affordable ~~cost~~.

care
achieve
administrative simplification and
savings in order
to

Sincerely,

Hillary Rodham Clinton