

November 21, 2009

Senator Udall's remarks as prepared for delivery:

“The health care reform we’re debating today will impact every person in this country. Whether you are searching for affordable insurance for yourself or watching helplessly as a loved one is denied coverage, every American stands to gain something through this historic legislation.

“In my home state of New Mexico, the people I represent don’t just have a lot to gain with this reform. They also have a lot to lose if this reform isn’t enacted.

“For New Mexicans, the status quo isn’t an option. That’s because, without this health care reform, our state is expected to experience the largest increase in insurance premiums of any state in the union. In 2016, without this reform, a family of four in New Mexico can expect to pay an astounding \$28,000 a year in health care premiums. That will consume more than 56 percent of that family’s projected income for the year.

“Affordability is already one of the key barriers to obtaining coverage in my state. Since 2000, premiums for residents have risen 110 percent in New Mexico. As a result, almost one-in-four people don’t have insurance – giving us the second-highest uninsured rate in the nation.

“Enactment of this reform legislation would make as many as 249,000 middle class New Mexico residents eligible for premium credits to ease the burden of these high costs. In addition, almost 238,000 New Mexicans would be eligible for new private coverage through the exchange or from their employers. And another 124,000 would be eligible for new Medicaid coverage.

And for the families that already have insurance, they win, too. They will likely see lower premiums thanks to increased competition in the market.

“The bottom line is that, with this reform, the vast majority of New Mexicans would have access to quality, affordable health care for themselves, and for their families.

“But reform will also benefit New Mexico’s small businesses. In 2006, less than 35 percent of small businesses in my state offered coverage for their employees. That figure means our state ranks dead last in employer-sponsored insurance in the nation – a dubious distinction, to say the least.

“I’ve talked to a lot of these small business owners over the past months. They all tell me pretty much the same thing: ‘I would love to offer coverage for my employees, but it is just too expensive.’ They say they’re having a hard time affording insurance for their own families.

“To those small business owners, I say help is on the way. The Patient Protection and Affordable Care Act will help you provide insurance to your employees by providing federal tax credits of up to 50 percent of premiums should you choose to offer coverage.

“In addition to lowering costs for individuals and families and helping small businesses, this reform also will give our rural communities additional tools to provide quality, affordable health care for all of their residents.

“Of the two million people who call New Mexico home, about 700,000 live in rural areas. They’re more likely to be uninsured, and often must travel hundreds of miles for preventive or emergency care, if they’re able to find any at all.

“In this bill, we’ve included pay incentives to recruit more physicians to underserved rural areas. We will improve dental services in rural areas. We will extend Medicare payments for ambulances in rural areas. And we will expand tele-health programs so that rural residents may receive specialized treatment not available in their local areas.

“Finally, we’ve made sure that this legislation won’t result in an unfunded mandate for our state government – which is already experiencing the pain of budget cuts thanks to the economic downturn. This legislation will require the federal government to cover 100 percent of the cost of the Medicaid expansion from 2014 through 2016, and 95 percent of the cost after that.

“When it comes to health care today, too many New Mexicans are living on a cliff, teetering on the edge of financial ruin. All it would take is an illness or a job loss and they could fall into an abyss of medical invoices, bill collectors and bankruptcy. For these New Mexicans, the status quo isn’t an option.

“This bill offers a life rope to these New Mexicans to pull them back from the precipice. Passing it would provide stability and security to those who have insurance, affordable coverage to those who don’t, and lower costs for families, businesses, and government.

“This is a historic moment M. President. I urge my colleagues to join me in seizing it, and let’s begin the debate of this long overdue legislation to reform our broken health care system.”