

“Big Insurance: Sick of It”

Health Care Press Conference and Rally
Tuesday, September 22, 2009
3 Penn Plaza East, Newark, NJ

Statement of Leo Torrey, Organizer, NJ Citizen Action

Good afternoon. My name is Leo Torrey and I am an Organizer with NJ Citizen Action, the State’s largest, independent citizen watchdog organization representing 60,000 family members and over 100 organizations across New Jersey. I’m also here today representing the Health Care for America Now (HCAN) Campaign, a grassroots alliance of over 1,000 organizations representing more than 30 million people in 46 states across the country. Our goal is to pass health care reform in 2009 that guarantees high quality, affordable health care for all.

There’s a debate in Washington, DC about health care and it comes down to this: If insurance companies win, we lose.

Today, we are taking part in a national day of action in concert with 46 other state campaigns representing tens of millions of people to demand that health insurance companies change their abusive policies.

Health insurance companies are spending \$641,000 a day to oppose reform. Why? It’s simple: because these corporations profit by maintaining the status quo, keeping the system as it is ... by denying claims, raising premiums, co-payments and deductibles at will, making health care decisions for us instead of our doctors and denying care because of pre-existing conditions. And while health insurance company CEO’s took home \$690 million, health insurance premiums have been going up four times faster than wages.

William Marino, President and CEO of Horizon Blue Cross/Blue Shield NJ – New Jersey’s largest insurer with 43% of the insurance market captured (and looking for more) - are waging, along with his fellow insurance company Chief Executives, a fierce campaign against real competition in the market

place and have made it abundantly clear that they do not want to see the inclusion of a public health insurance plan option in national health reform legislation.

William Marino, who in 2007 was paid total compensation of \$4,983,254, and his pals want to make sure that the insurance companies continue their stranglehold over health care. They make record profits. They make the decisions. And all at our expense and literally our lives. And they're giving millions in campaign contributions to win reforms that will add billions more to their profits and do nothing for the rest of us.

So the question in this debate is who wins — the insurance companies or us? If they win, we lose. Today, you will hear from a number of consumers and small business owners whose stories illustrate so eloquently why we can't let corporate insurance executives win this fight and why we have to have good health reform for ourselves, our families, our neighbors, our employers and our communities.

We are here to demand that William Marino, and the other health insurance company CEO's doing business in NJ agree to the following corporate policy:

1. Horizon Blue Cross Blue Shield of NJ will not stand between a doctor and a patient when it comes to deciding what care that patient needs. No one at Horizon Blue Cross Blue Shield of NJ will substitute their judgment for the judgment of the patient's physician in deciding if care is medically necessary.
2. Horizon Blue Cross Blue Shield of NJ will not deny or drop coverage based on a pre-existing medical condition.
3. Horizon Blue Cross Blue Shield of NJ will terminate any policy or incentive that rewards employees financially or otherwise for denying care and rejecting claims.
4. Horizon Blue Cross Blue Shield of NJ will not use any resources – including funds, employees, and facilities — to oppose any aspect of the health reform proposals supported by President Obama and being considered by members of the United States Congress.