REMARKS PREPARED FOR DELIVERY BY GOVERNOR JIM FLORIO
GOVERNOR'S CONFERENCE ON AGING
PRINCETON, NEW JERSEY
THURSDAY, OCTOBER 18, 1990

A LOT HAS HAPPENED IN NEW JERSEY SINCE THE LAST STATE CONFERENCE ON AGING A DECADE AGO, AND EVEN MORE SINCE THE FIRST CONFERENCE IN 1971.

THINK ABOUT WHERE YOU WERE 20 YEARS AGO. SOME OF YOU WERE AROUND MY AGE. I'M 53. LIKE I'M DOING NOW, BACK THEN YOU WERE PROBABLY PLANNING AND THINKING ABOUT THE YEARS AHEAD. WOULD THEY BRING HAPPINESS OR PAIN; JOY OR SORROW; THE DIGNITY OF AGING IN A COMMUNITY THAT RESPECTS YOU -- OR THE INDIGNITY OF BEING ALONE AND WITHOUT CARE.

I HOPE THE YEARS HAVE BEEN GOOD TO YOU. TODAY, ISSUES TO WHICH YOU COULD ONLY GIVE HALF YOUR ATTENTION 20 YEARS AGO, ARE MUCH MORE REAL. ISSUES LIKE HOUSING AND HEALTH CARE. SOME PEOPLE LIKE TO CALL THESE SENIOR'S ISSUES. BUT THEY'RE NOT. THEY'RE ISSUES THAT CONCERN ALL NEW JERSEYANS, WHETHER THEY ARE 33, 53 OR 73.

IN THIS CONFERENCE ON AGING YOU'VE PUT THOSE CONCERNS TO PRODUCTIVE USE. I ESPECIALLY WANT TO THANK COMMISSIONER PRIMAS FOR ARRANGING THE CONFERENCE SO THE STATE COULD BENEFIT FROM YOUR WISDOM. I'M CERTAINLY GOING TO GIVE SERIOUS CONSIDERATION TO YOUR RECOMMENDATIONS ON HOUSING, LONG TERM CARE AND HOW TO FIGHT DISCRIMINATION AGAINST SENIORS.

BUT I'M ALSO HERE TODAY TO ASK YOU TO CONTINUE YOUR LEADERSHIP ROLE ON THESE ISSUES, BEYOND THIS CONFERENCE. OTHERS, ESPECIALLY THOSE YOUNGER THAN YOU, MAY NOT BE AS INFORMED AS YOU, AS TO THE SERIOUSNESS OF THESE PROBLEMS. WE NEED TO MAKE THEM AWARE. NOT ONLY OF THE FACTS INVOLVED, BUT OF THE FACT THAT ALL AGE GROUPS ARE AFFECTED.

MY PARTICULAR CONCERN TODAY IS HEALTH CARE. COSTS FOR HEALTH CARE AND HEALTH INSURANCE ARE OUT OF CONTROL IN NEW JERSEY. YOU KNOW THAT. OUR DOCTORS ARE ABLE TO CURE DREADED DISEASES, SOME THAT WE COULDN'T EVEN IMAGINE TREATING AT THE TIME OF THE FIRST CONFERENCE 20 YEARS AGO. BUT THE COSTS OF TREATMENT ARE NOW BEYOND THE REACH OF MANY. SO WE'VE CURED THE HEARTBREAK OF ILLNESS, ONLY TO REPLACE IT WITH THE HEARTBREAK OF BANKRUPTCY.

THE HEALTH CARE CRISIS IS A NATIONAL CONCERN, BUT IN THE ABSENCE OF ANY FEDERAL LEADERSHIP ON THE ISSUE -- GEORGE BUSH'S HEALTH CARE POLICY STARTS AND ENDS WITH CUTTING MEDICARE -- WE IN NEW JERSEY MUST DEAL WITH THE PROBLEM ON OUR OWN. WE CAN'T WAIT.

IF WE'RE TO REACH A SOLUTION TO THE HEALTH CARE COST CRISIS, I NEED YOUR HELP IN MAKING EVERYONE IN NEW JERSEY, NO MATTER WHAT THEIR AGE, AWARE OF THE SERIOUS CONSEQUENCES OF DOING NOTHING.

WE NEED TO MAKE NEW JERSEYANS AWARE THAT WHEN YOU'RE FIGHTING OR AFFORDABLE HEALTH CARE, YOU'RE NOT ONLY CONCERNED WITH YOUR OWN GENERATION BUT GENERATIONS TO COME. PEOPLE WORKING TODAY SHOULD NOT FACE THE RISK OF LOSING ALL THEY'VE BUILT UP BECAUSE OF SICKNESS IN THEIR OLD AGE. THIS THREAT STRIKES AT THE ROOT OF A VALUE WE ALL SHARE: FAMILY. IT THREATENS THE AMERICAN BELIEF THAT EACH GENERATION MAKES THE ROAD A LITTLE EASIER FOR THE NEXT ONE. THAT EVERY CHILD PROGRESSES BEYOND HIS OR HER PARENTS.

ALL OF US WANT TO KEEP THAT DREAM ALIVE IN NEW JERSEY. THAT MEANS CLEANING UP THE HEALTH CARE MESS BY BRINGING DOWN THE COST OF INSURANCE AND THE SIZE OF DOCTOR'S BILLS.

MOST OF YOU PROBABLY KNOW THAT WE PAY A 19 PERCENT TAX ON OUR HEALTH INSURANCE AND HOSPITAL BILLS. BUT A LOT OF PEOPLE DON'T KNOW THAT.

MOST OF YOU ALSO PROBABLY KNOW THAT IF WE DO NOTHING ABOUT THE PROBLEM OF HEALTH CARE COSTS, THAT TAX WILL GO UP, MAYBE TO AS HIGH AS 25 PERCENT NEXT YEAR. THAT'S ANOTHER AREA WHERE WE NEED TO GET THE WORD OUT.

AS SENIORS YOU FEEL FIRSTHAND ALL THE ASPECTS OF OUR OUT OF CONTROL HEALTH CARE COST CRISIS.

WHEN I TALK ABOUT SKYROCKETING DOCTORS BILLS, YOU KNOW EXACTLY WHAT I MEAN. THAT'S BECAUSE DOCTORS IN THIS STATE OFTEN CHARGE YOU ABOVE AND BEYOND WHAT MEDICARE WILL PAY. AS IT STANDS TODAY, YOU HAVE TO MAKE UP THAT DIFFERENCE. THAT'S NOT RIGHT AND IT HAS TO END.

YOU, OR PEOPLE YOU KNOW, CAN FIND YOURSELVES IN A TRAGIC POSITION: NOT BEING POOR ENOUGH FOR MEDICAID. SO YOU SELL YOUR POSSESSIONS TO QUALIFY FOR CARE YOU COULDN'T OTHERWISE AFFORD. SPEND DOWN TO POVERTY. YOU HAVE TO GO BROKE TO GET WELL.

OF COURSE, THE HEALTH CARE COST CRISIS DOESN'T JUST AFFECT OLDER PEOPLE. IT HAS SERIOUS CONSEQUENCES FOR EVERYONE IN THIS STATE.

BUSINESSES FIND THE COST OF INSURANCE UNBEARABLE, SO THEY PASS MORE OF THE BURDEN ONTO THEIR EMPLOYEES. BECAUSE OF RISING DOCTORS BILLS, PEOPLE PUT OFF CARE UNTIL A PROBLEM BECOMES VERY SERIOUS BEFORE THEY GET TREATMENT. AND CLOSE TO ONE MILLION NEW JERSEYANS, TWO-THIRDS OF WHOM WORK, HAVE TO GET BY WITHOUT ANY COVERAGE.

HEALTH CARE COSTS ARE NOW ONE OF THE LARGEST PARTS OF THE FAMILY BUDGET. THEY EAT AT OUR QUALITY OF LIFE.

TRY TO THINK HOW A YOUNG WOMAN, WHO I READ ABOUT IN THE NEWSPAPER, COPES WITH THE HEALTH CARE COST CRISIS. SHE IS A SINGLE PARENT WITH THREE CHILDREN. SHE HAS A JOB WHICH GIVES HER HEALTH COVERAGE BUT NOT HER CHILDREN. HER GREATEST FEAR IS WHAT SHE'LL DO IF HER CHILDREN GET SICK. SHE TOLD A REPORTER, "BEFORE, I HAD WELFARE AND I HAD MEDICAID, BUT NOW I ONLY HAVE INSURANCE FOR

MYSELF, NOT MY CHILDREN . . . THAT'S WHAT I WORRY ABOUT, YOU NEVER NOW WHEN CHILDREN ARE GOING TO GET SICK."

ANY SOLUTION TO THE HEALTH CARE COST CRISIS MUST ADDRESS THE PROBLEMS OF THE WHOLE SYSTEM AND ALL THOSE INVOLVED. THE SICKNESS IS NOT RESTRICTED TO ONE PART OF THE HEALTH CARE SYSTEM.

THREE WEEKS AGO I RECEIVED A REPORT FROM THE GOVERNOR'S COMMISSION ON HEALTH CARE COSTS. THAT REPORT ATTEMPTS TO CURE THE ENTIRE PATIENT. I HOPE ALL OF YOU HERE WILL LET ME KNOW WHAT YOU THINK ABOUT SOME OF THE IDEAS IT CONTAINS.

ONE IDEA IS JUST PLAIN COMMON SENSE: THE RECOMMENDATION THAT DOCTORS IN NEW JERSEY OUGHT TO MAKE DO WITH THE MEDICARE FEE FOR SERVICES AND NOT CHARGE SENIORS ABOVE THAT COST. OR THE SUGGESTION THAT WE FOLLOW THE LEAD OF OTHER STATES WHERE PHARMACIES CAN OFFER DISCOUNT COUPONS TO CUSTOMERS.

ONE OVERALL THEME OF THE HEALTH CARE COMMISSION'S REPORT IS ALSO REFLECTED IN ALL THREE PARTS OF YOUR REPORT. THAT'S THE THEME OF WELLNESS. YOU TALK ABOUT IT IN TERMS OF MAKING SURE OLDER PEOPLE HAVE A PLACE TO LIVE AND ACCESS TO PREVENTIVE CARE. YOU POINT OUT HOW AGE DISCRIMINATION CAN DEMORALIZE SENIORS.

THE HEALTH CARE COMMISSION REPORT ALSO FOCUSES ON WELLNESS. THE REPORT MAKES IT CLEAR THAT ANY SOLUTION TO THE HEALTH CARE COST CRISIS MUST INCLUDE AN INCREASE IN PREVENTIVE MEDICINE. WE MUST MAKE HOME CARE MORE AVAILABLE AND MORE EASILY COVERED BY INSURANCE. SUCH CARE IS NOT ONLY MORE EFFECTIVE, BUT IT'S MUCH CHEAPER.

WE HAVE TO SOLVE THIS PROBLEM, BECAUSE EVERYONE DESERVES PROPER HEALTH CARE. AND THEY SHOULDN'T HAVE TO GIVE UP EVERYTHING THEY WORKED FOR IN THEIR LIFE IN ORDER TO GET IT.

YOU KNOW, THE OTHER DAY I HEARD ABOUT ANOTHER YOUNG WOMAN. SHE IS IN HER 70S. HER STORY MIGHT BE SIMILAR TO THE LIVES OF SOME OF YOU HERE TODAY. BORN IN MANHATTAN. GREW UP IN THE BRONX. GOT MARRIED IN THE MIDDLE OF THE DEPRESSION. WITH HER HUSBAND SHE WORKED HARD TO BUILD FOR HER FAMILY. EVENTUALLY THEY MOVED TO NEW JERSEY WITH THEIR TWO SONS. NOW SHE LIVES IN FLORIDA.

HER BIGGEST CONCERN IS WHAT WILL HAPPEN IF SHE GETS SICK. AND SHE KNOWS THE CONSEQUENCES FIRST HAND. SHE LEARNED ABOUT "SPENDING DOWN YOUR ASSETS" TO PAY FOR NURSING HOME CARE WHEN HER HUSBAND PASSED AWAY.

WHAT'S HER ANSWER? "I HAVE A DEAL WITH GOD," SHE SAYS. "HE WON'T LET ME GET SICK, BECAUSE I CAN'T AFFORD IT."

I CAN'T THINK OF ANYONE BETTER TO HAVE A DEAL WITH.

I THINK ABOUT MY OWN PARENTS. MY DAD WORKED HARD IN THE BROOKLYN NAVY YARD TO PROVIDE FOR ME AND MY BROTHERS. HE'S A STRONG

MAN. BUT WHAT'S STRENGTH IN THE FACE OF, GOD FORBID, A STROKE? OULD HE HAVE TO LOSE ALL HE'S WORKED FOR OVER HIS LIFE TO GET PROPER CARE? THAT'S NOT RIGHT.

THE HEALTH CARE COST CRISIS, WHEN YOU COME RIGHT DOWN TO IT IS A MAN-MADE MESS, SO IT'S UP TO US TO SOLVE IT. THE CONSEQUENCES OF DOING NOTHING ARE VERY REAL TO MILLIONS OF NEW JERSEYANS.

SO, PLEASE -- WE'VE STOOD SHOULDER TO SHOULDER BEFORE. WORKING WITH PEOPLE LIKE CLAUDE PEPPER. WORKING FOR THE RESPECT AND DIGNITY THAT YOUR SENIOR YEARS SHOULD BRING. LET'S KEEP WORKING TOGETHER. SPREAD THE WORD. FOR YOUR SAKE -- FOR MINE -- AND FOR OUR GRANDCHILDREN'S.