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**Barack Obama**

*Press Conference on Affordable Care Act and Ukraine*

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Hello, everybody. Before I begin I just want to express on behalf of the American people our deepest condolences to the Republic of Korea and the families of all those who've seen their loved ones lost when a ferry sank within the last couple of days.

Obviously, information is still coming in. We know that many of the victims of this terrible tragedy were students. And American Navy personnel and Marines have already been on the scene helping the search and rescue. As one of our closest allies, our commitment to South Korea is unwavering in good times and in bad, and that's something I'll underscore during my visit to Seoul next week.

Before I take questions I'd also like to say a few words about how the Affordable Care Act is now covering more people at less cost than most would have predicted just a few months ago.

The first open enrollment period under this law ended a little over two weeks ago. And as more data comes in, we now know that the number of Americans who've signed up for private insurance in the marketplaces has grown to 8 million people -- 8 million people.



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Thirty-five percent of people who enrolled through the federal marketplace are under the age of 35. All told, independent experts now estimate that millions of Americans who were uninsured have gained coverage this year -- with millions more to come next year and the year after.

We've also seen signs that the Affordable Care Act is bringing economic security to more Americans. Before this law added new transparency and competition to the individual market, folks who bought insurance on their own regularly saw double-digit increases in their premiums. That was the norm. And while we suspect that premiums will keep rising, as they have for decades, we also know that since the law took effect health care spending has risen more slowly than at any time in the past 50 years.

In the decade before the Affordable Care Act, employer-based insurance rose almost 8 percent a year. Last year, it grew at half that rate. Under this law, real Medicare costs per person have nearly stopped growing. The life of the Medicare Trust Fund has been extended by 10 years. And the independent Congressional Budget Office now expects premiums for plans on the marketplace to be 15 percent lower than originally predicted.

So those savings add up to more money that families can spend at businesses, more money that businesses can spend hiring new workers. And the CBO now says that the Affordable Care Act will be cheaper than recently projected. Lower costs from coverage provisions will shrink our deficits by an extra \$100 billion.

So the bottom line is, under the Affordable Care Act, the share of Americans with insurance is up, the growth of health care costs is down. Hundreds of millions of Americans who already have insurance now have new benefits and protections from free preventive care to freedom from lifetime caps on your care. No American with a preexisting condition like asthma or cancer can be denied coverage. No woman can be charged more just for being a woman. Those days are over. And this thing is working.

I've said before, this law won't solve all the problems in our health care system. We know we've got more work to do. But we now know for a fact that repealing the Affordable Care Act would increase the deficit, raise premiums for millions of Americans, and take insurance away from millions more -- which is why, as I've said before, I find it strange that the Republican position on this law is still stuck in the same place that it has always been.



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They still can't bring themselves to admit that the Affordable Care Act is working. They said nobody would sign up; they were wrong about that. They said it would be unaffordable for the country; they were wrong about that. They were wrong to keep trying to repeal a law that is working when they have no alternative answer for millions of Americans with preexisting conditions who would be denied coverage again, or every woman who would be charged more for just being a woman again.

I know every American isn't going to agree with this law. But I think we can agree that it's well past time to move on as a country and refocus our energy on the issues that the American people are most concerned about -- and that continues to be the economy. Because these endless, fruitless repeal efforts come at a cost. The 50 or so votes Republicans have taken to repeal this law could have been 50 votes to create jobs by investing in things like infrastructure or innovation. Or 50 votes to make it easier for middle-class families to send their kids to college. Or 50 votes to raise the minimum wage, or restore unemployment insurance that they let expire for folks working hard to find a new job.

The point is the repeal debate is and should be over. The Affordable Care Act is working. And I know the American people don't want us spending the next two and a half years refighting the settled political battles of the last five years. They sent us here to repair our economy, to rebuild our middle class, and to restore our founding promise of opportunity -- not just for a few, but for all. And as President, that's exactly what I intend to keep doing as long as I'm in this office.

With that, I'll take some questions. Let's see who we got. Kathleen Hennessey of the LA Times.



**Question:** Thanks, Mr. President. It sounds like there's been some development in the Ukraine talks in Geneva. I'm just wondering if you could describe your level of confidence in what this agreement is and how you can be sure that Russia will follow through, given some of the remarks from President Putin this morning.



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**President Obama:** I don't think we can be sure of anything at this point. I think there is the possibility, the prospect that diplomacy may deescalate the situation and we may be able to move towards what has always been our goal, which is let the Ukrainians make their own decisions about their own lives.

There was a meeting in Geneva -- representatives of the Ukrainian government, the Russian government, the EU, as well as the United States. It was a lengthy, vigorous conversation. My understanding is, is that the Ukrainian Prime Foreign\*\* Minister gave a detailed and thorough presentation about the reforms that they intend to introduce, including reforms that provide assurances for Ukrainians who live in eastern and southern Ukraine that they will be fully represented, that their rights will be protected, that Russian speakers and Russian natives in Ukraine will have the full protection of the law. And my understanding, based on what I've heard, is that there was an acknowledgement within the meeting that the Ukrainian government in Kyiv had gone out of its way to address a range of the concerns that may have existed in southern and eastern Ukraine.

There was a promising public statement that indicated the need to disarm all irregular forces and militias and groups that have been occupying buildings. There was an offer of amnesty to those who would willingly lay down their arms, evacuate those buildings, so that law and order could be restored in eastern and southern Ukraine.

The Russians signed on to that statement. And the question now becomes will, in fact, they use the influence that they've exerted in a disruptive way to restore some order so that Ukrainians can carry out an election, move forward with the decentralization reforms that they've proposed, stabilize their economy, and start getting back on the path of growth and democracy and that their sovereignty will be respected.

We're not going to know whether, in fact, there's follow-through on these statements for several days. And so today I spoke with Chancellor Merkel; later on in the day I'm going to be speaking to David Cameron. We're going to be consulting with our European allies. Over the last week, we have put in place additional consequences that we can impose on the Russians if we do not see actual improvement of the situation on the ground. And we are coordinating now with our European allies.



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My hope is that we actually do see follow-through over the next several days. But I don't think given past performance that we can count on that, and we have to be prepared to potentially respond to what continue to be efforts of interference by the Russians in Eastern and Southern Ukraine.

If, in fact, we do see improvements, then that will obviously be a positive. In the meantime, we're going to make sure that we continue to help the Ukrainian government -- working with the IMF, the Europeans and others -- to stabilize their economy and to start reforming it. We're going to continue to work with our NATO allies to make sure that they are assured that we're going to meet our Article 5 obligations and that they are secure.

And as I've said before -- I think I had an interview with Major yesterday in which I mentioned this whole exercise by the Russians is not good for Russia either. There are, I think, a number of articles today indicating the degree to which an economy that was already stuck in the mud is further deteriorating because of these actions.

And in my conversations with President Putin, I've emphasized the same thing, that we have no desire to see further deterioration of the Russian economy. On the other hand, we are going to continue to uphold the basic principle of sovereignty and territorial integrity for all countries; and that there's a way for Ukraine to be independent, to be sovereign, and to have positive relationships with both the West and the East, with both its European neighbors and its Russian neighbors. And that's our primary concern.

Maria Peña, La Opinión.

**Question:** Thank you, Mr. President. I've got a hot spot for you here in the U.S. House Majority Leader Eric Cantor said -- or claimed that you haven't learned how to work with them. And he's angry that you're attacking the GOP on the lack of movement on immigration reform. So I was wondering how you respond to that.

And the second part to that, right now you have hunger strikers across the street demanding relief for undocumented immigrants. And I was wondering if you can dispel the rumors or if there's a leak from the White House that you will make some sort of announcement in the coming weeks to expand that relief for the undocumented. Thank you.



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**President Obama:** Well, I actually had a very pleasant conversation with Mr. Cantor yesterday.

**Question:** Really?

**President Obama:** I did. You're always kind of surprised by the mismatch between press releases and the conversation. I wished him happy Passover. And what I said to him privately is something that I would share with him -- that I've said publicly, which is there is bipartisan support for comprehensive immigration reform. It would strengthen our economy, it would help with our security, and it would provide relief to families who -- many of whom have lived here for years and who have children and family members who are U.S. citizens; and that Congress should act; and that right now what's holding us back is House Republican leadership not willing to go ahead and let the process move forward.

So it was a pretty friendly conversation. I think in his press release, I gather he was referring to the observation that we'd made a day earlier that it had now been a year since the Senate had passed a strong bipartisan bill, and that although we had heard a lot of talk about the House Republicans being interested in doing something, nothing had happened yet, and suggesting that we need some urgency here. I still feel the same way.

I know there are Republicans in the House, as there are Republicans in the Senate, who know this is the right thing to do. I also know it's hard politics for Republicans because there are some in their base that are very opposed to this. But what I also know is that there are families all across the country who are experiencing great hardship and pain because this is not getting resolved. I also know that there are businesses around the country that could be growing even faster, that our deficits could be coming down faster, that we would have more customers in our shops, if we get this thing resolved.

We know what the right thing to do is. It's a matter of political will. It's not any longer a matter of policy. And I'm going to continue to encourage them to get this done.

As far as our actions, Jeh Johnson, our new head of the Department of Homeland Security, has been talking to everybody -- law enforcement, immigrant rights groups -- to do a thorough-going review of our approach towards enforcement. And we're doing that in consultation with Democrats and Republicans and with any interested party.



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I do think that the system we have right now is broken. I'm not alone in that opinion. The only way to truly fix it is through congressional action. We have already tried to take as many administrative steps as we could. We're going to review it one more time to see if there's more that we can do to make it more consistent with common sense and more consistent with I think the attitudes of the American people, which is we shouldn't be in the business necessarily of tearing families apart who otherwise are law-abiding.

And so let me --

**Question:** Do you have a time?

**President Obama:** I won't get into timing right now because Mr. Johnson is going to go ahead and do that review.

Tamara Keith.

**Question:** So you -- regarding the Affordable Care Act, I think you --

**President Obama:** Yes, let's talk about that.

**Question:** Since you brought it up. I think everyone agrees that it has flaws. But Democrats have been sort of reluctant in Congress to reopen the conversation, and Republicans have been more than happy to reopen the conversation but in a different way. Now that, as you say, it's here to stay, there are so many people that signed up, in this environment is it possible to do the kind of corrections that the business community and many others would like to see -- sort of small, technical corrections?

**President Obama:** It is absolutely possible, but it will require a change in attitude on the part of the Republicans.

I have always said from the outset that on any large piece of legislation like this, there are going to be things that need to be improved, need to be tweaked. I said that I think the day I signed the bill. And I don't think there's been any hesitation on our part to consider ideas that would actually improve the legislation. The challenge we have is, is that if you have certain members in the Republican Party whose view is making it work better is a concession to me, then it's hard in that environment to actually get it done.



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And I recognize that their party is going through the stages of grief -- anger and denial and all that stuff -- and we're not at acceptance yet. But at some point, my assumption is, is that there will be an interest to figure out how do we make this work in the best way possible.

We have 8 million people signed up through the exchanges. That doesn't include the 3 million young people who are able to stay on their parents' plan. It doesn't include the 3 million people who benefited from expansions to Medicaid. So if my math is correct, that's 14 million right there. You've got another 5 million people who signed up outside of the marketplaces but are part of the same insurance pool. So we've got a sizable part of the U.S. population now in the first -- for the first time in many cases, in a position to enjoy the financial security of health insurance.

And I'm meeting them as I'm on the road. I saw a woman yesterday -- young woman, maybe 34, with her mom and her dad, and she's got two small kids and self-employed husband, and was diagnosed with breast cancer. And this isn't an abstraction to her. She is saving her home. She is saving her business. She is saving her parents' home, potentially, because she's got health insurance, which she just could not afford.

And the question now becomes if, in fact, this is working for a lot of people but there are still improvements to make, why are we still having a conversation about repealing the whole thing, and why are we having folks say that any efforts to improve it are somehow handing Obama a victory? This isn't about me. And my hope is, is that we start moving beyond that. My suspicion is that probably will not happen until after November because it seems as if this is the primary agenda item in the Republican political platform.

But here's what I know: The American people would much rather see us talk about jobs, would much rather see us talk about high college costs, would much rather see us discussing how we can rebuild our roads and our bridges and our infrastructure and put people back to work. They'd much rather see us talk about how we'd boost wages and boost incomes and improve their individual family bottom lines.

And if the Republicans want to spend the entire next six months or year talking about repealing a bill that provides millions of people health insurance without providing any meaningful alternative, instead of wanting to talk about jobs and the economic situation of families all across the country, that's their prerogative.





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At some point I think they'll make the transition. That's my hope, anyway. If not, we're just going to keep on doing what we're doing, which is making it work for people all across the country.

I'm sorry, I'm going to say one last thing about this, just because this does frustrate me: States that have chosen not to expand Medicaid for no other reason than political spite. You've got 5 million people who could be having health insurance right now at no cost to these states -- zero cost to these states -- other than ideological reasons. They have chosen not to provide health insurance for their citizens. That's wrong. It should stop. Those folks should be able to get health insurance like everybody else.

Isaac, from Politico. Where are you, Isaac? There you are.

**Question:** Thank you, Mr. President. Given all that you were just saying about the Affordable Care Act, do you think it's time for Democrats to start campaigning loudly and positively on the benefits of Obamacare? Will you lead that charge?

And on Ukraine, you've said in other situations -- Iran, for example -- that the military option remains on the table even as talks go on. Is the military option on the table with Russia? And if so, would that be through NATO forces, through lethal aid to Ukraine?

**President Obama:** Now, keep in mind I think I've been very clear that military options are not on the table in Ukraine because this is not a situation that would be amenable to a clear military solution. What we have to do is to create an environment in which irregular forces disarm, that the seizing of buildings cease, that a national dialogue by Ukrainians -- not by Russians, not by Americans or anybody else, but by Ukrainians -- takes place. They move forward with reforms that meet the interests of the various groups within Ukraine, they move forward with elections, and they start getting their economic house in order. That's what's going to solve the problem.

And so obviously, Russia right now still has its forces amassed along the Ukrainian-Russian border as a gesture of intimidation. And it is our belief -- and not ours alone -- but I think broad portions of the international community believe that Russia's hand is in the disruptions and chaos that we've been seeing in southern and eastern Ukraine. But there is an opportunity for Russia to take a different approach. We are encouraging them to do so.



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In the meantime, we're going to prepare additional responses should Russia fail to take a different course. We've already had an impact on their economy that is well documented. It could get significantly worse. But we don't have an interest in hurting ordinary Russians just for the sake of it. Our strong preference would be for Mr. Putin to follow through on what is a glimmer of hope coming out of these Geneva talks. But we're not going to count on it until we see it. And in the meantime, we're going to prepare what our other options are.

With respect to the Affordable Care Act, my point is that we've been having a political fight about this for five years. We need to move on to something else. That's what the American people are interested in. I think that Democrats should forcefully defend and be proud of the fact that millions of people like the woman I just described who I saw in Pennsylvania yesterday we're helping because of something we did. I don't think we should apologize for it, and I don't think we should be defensive about it. I think there is a strong, good, right story to tell.

I think what the other side is doing and what the other side is offering would strip away protections from those families and from hundreds of millions of people who already had health insurance before the law passed, but never knew if the insurance company could drop them when they actually needed it, or women who were getting charged more just because they were a woman. I'm still puzzled why they've made this their sole agenda item when it comes to our politics. It's curious.

But what I intend to talk about is what the American people are interested in hearing: Our plans for putting people back to work; our plans for making sure our economy continues to innovate; our plans to make sure that, as I discussed yesterday, we're training people for the jobs that are out there right now and making better use of our community colleges and linking them up with businesses; and how we're going to continue to bring manufacturing back the way we have over the last several years; and how we're going to put more money in the pockets of ordinary people.

So if they want to -- if Republicans want to spend all their time talking about repealing a law that's working, that's their business. I think what Democrats should do is not be defensive, but we need to move on and focus on other things that are really important to the American people right now.



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David Jackson.

**Question:** Yes, sir. Thank you. One reason the Republicans talk about it is there are people who object to the law who said they've had problems with the law, and there are a significant number of opponents of the law. I guess my question is, what makes you think a significant majority of the American people, of voters, will accept this law? Or are we destined to see health care as a 50/50, red state/blue state argument for years to come?

**President Obama:** I think you're mixing up two things here, David. You said there are people who have seen problems with the law. That's not 50 percent of the American people. There may have been folks who have been affected in ways that they weren't happy about -- by the law. That is a far smaller number than the millions of people who've been signed up. That doesn't mean we shouldn't be concerned about it. That's an area where, as I said to Tamara, we should be open to other ways that we can make it even better. So that's objective facts and real problems out there.

The other side of it is just polling, right? What's the general opinion of the law -- which is attached to general opinions about me or about Democrats and partisanship in the country generally?

My view is that the longer we see the law benefiting millions of people, the more we see accusations that the law is hurting millions of people being completely debunked -- as some of you in the press have done -- and the more the average American who already has health insurance sees that it's actually not affecting them in an adverse way, then it becomes less of a political football -- which is where I want it to be. This shouldn't be a political football. This should be something that we take for granted, that in this country you should be able to get affordable health care regardless of how wealthy you are.

Now, the larger issue about whether we can move past the polarization and sort of the bitter political debates between Democrats and Republicans, of which Obamacare is just one small part, that's going to take more time. But it's not for lack of trying on my part. And I think that I speak for all Democrats in saying we would much prefer a constructive conversation with the Republicans about how do we get some stuff done, and let's focus on some areas that the American people really care about.



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On jobs, we know that infrastructure would put people back to work right now and it would improve our economy for the long term. It didn't used to be a partisan issue. Why aren't we coming up with a way to make sure that we're rebuilding our roads and our bridges, and improving our air traffic control system? There's no reason that has to be political. There really isn't any ideological disagreement on that. And I guarantee you after this winter, if you look at the potholes that are the size of canyons all across big chunks of the United States, that people would like to see an infrastructure bill. Let's get it done.

**Question:** How long before health care ceases to become a political football, do you think? Are we talking years? Months?

**President Obama:** I think it's hard to say. It's interesting, the other day, and most of us weren't around to pay real close attention to those debates, or they're pretty distant now in the past. Apparently it took several years before people realized, hey, Medicare actually works and it's lifting a lot of seniors out of despair and poverty.

So we've been through this cycle before. It happens each and every time we make some strides in terms of strengthening our commitments to each other and we expand some of these social insurance programs.

There's a lot of fear-mongering and a lot of political argument and debate, and a lot of accusations are flung back and forth about socialized medicine and the end of freedom. And then it turns out that, you know what, it's working for a lot of folks, and we still live in a free-market society and the Constitution is intact. And then we move on. And I don't know how long it's going to take. But in the meantime, how about us focusing on some things that the American people really care about?

Thank you, everybody.