

is low, but that's not the case in health care. And we need to do something about it, before people get hurt.

Health care costs rise for a lot of reasons. Research is costly. Technologies cost money, and they're expensive. And some of the costs are necessary, but there are some costs that are unnecessary as far as I'm concerned. And the problem of those unnecessary costs don't start in the waiting room or the operating room; they're in the courtroom. We're a litigious society; everybody is suing, it seems like. There are too many lawsuits in America, and there are too many lawsuits filed against doctors and hospitals without merit.

And one thing the American people must understand is, even though the lawsuits are junk lawsuits and they have no basis, they're still expensive. They're expensive to fight. It costs money to fight off a junk lawsuit. And oftentimes, in order to avoid litigation and oftentimes to cut their costs, docs and therefore the companies that insure them just settle. See, so even though there's no merit, in order just to get rid of the thing, they just say, "Okay, let's just pay you. We'll get you out of the way. Instead of maybe suffering the consequences of a lousy jury and a lousy verdict, just pay them off." That is expensive to the system when it happens time and time and time again, like it's happening in America today.

And what's happening is these rates for insurance are going out of sight. And doctors need insurance to practice. Today I met with a lot of great health-givers and healers, decent people, compassionate Americans who love their patients. These are docs—I met with some patients as well—talking about the effects of this litigious society we have. And I heard stories about people not being able to pay their premiums. See, that means that health care is no longer accessible to too many of our citizens. When a doc can't pay the premiums and therefore can't practice, some-

body is going without health care. It strains the system.

So what happens is, doctors say, "Well, gosh, I can't afford it here in Pennsylvania. I'm moving. I'll just take my heart and my skills to another community where I can afford it." But when that happens, somebody hurts. Somebody doesn't have the care. Some mom fixing to have a baby wonders out loud—when she wonders out loud whether or not the doc is going to be there to deliver the baby, it's a—we heard a story, by the way, about that. It's a sad situation. There's a lot of uncertainty in our society. Lawsuits run up the costs for you, the patient. But they also create a sense of uncertainty in America for people who need the stability of good care.

I had a chance to, when I talked to the docs, to talk about people who literally had tears in their eyes when they described their situation. Debra DeAngelo and her husband are leaving Scranton to go to Hershey. They wanted to stay here in Scranton. They were raised in Scranton. I met one of Debra's patients who really needs her to be in Scranton. They chose so because they can get their insurance there, and they can't here.

This insurance issue is creating a problem in our communities all across America. People are having to move. People who don't want to move have to move in order to stay in business to be able to do their job.

Jack Brooks is a respected pathologist at the University of Pennsylvania Hospital. He was there today. He went to Buffalo. He moved back to his State, but he was turned down by three insurers when he came back to Pennsylvania. The fourth insurer's quote was just too high. He couldn't afford it. Jack Brooks has never had a claim filed against him. He's one of your leading docs here in the State of Pennsylvania. He's one of your best assets. He's never been to the courthouse. And yet, because the system is broken, he couldn't afford to be in Pennsylvania. Fortunately, he got some