

**Statement of Senator Byron Dorgan
Democratic Policy Committee Hearing on the Uninsured**

January 6, 2004

I have convened this Democratic Policy Committee hearing to discuss a serious and growing problem. There are now 43.3 million Americans, most of them working, who do not have the peace of mind and access to better medical care that health insurance coverage provides.

Since 2000, 3.7 million Americans have lost their health insurance coverage, a nearly 10 percent increase in just three years. As a result, fully 17 percent of the (non-elderly) population does not have health insurance coverage. Who are these people? As we will hear from our first witness, you might be surprised by how typical they are. Most are working or in families with a worker. Most are adults. Most have moderate or low incomes. The vast majority do not choose to go without health insurance; they don't have a choice.

These are not nameless and faceless people. I want to show you pictures of just some of the millions of people without insurance coverage, often times with devastating consequences. There's Nancy Gorman, a Seattle woman who was diagnosed with a brain tumor while she didn't have insurance. She and her husband used up all of their retirement savings to pay her first hospital bill. Once their savings were gone, she delayed getting the radiation treatment her oncologist said she needed in the hopes that her husband would find a job with insurance that would cover her. Unfortunately, as a result of the delay, her vision has been permanently damaged, and her family is broke.

Brandi Lueken is a 29-year-old young woman from Chesterfield, Missouri who was diagnosed with a cardiac arrhythmia at the age of 18. At the age of 24, she received a pacemaker. At age 25, she aged off her father's health insurance policy and is unable to obtain insurance coverage on her own because of her pre-existing condition. She pays \$4,000 out-of-pocket every year for the costs of maintaining her pacemaker. Brandi knows that eventually she will need a heart transplant, which can cost more than \$250,000, and she has no idea how she will pay for it.

Josh DeMello is a young man with debilitating Crohn's disease. Josh is unable to afford the medications that would alleviate his condition or to see the specialist he's supposed to visit at least once a month. At just 25 years old, he has already accrued over \$20,000 in medical bills.

These stories are a sobering reminder of the struggle that many Americans are facing on a daily basis. No American man, woman, or child should lack health insurance coverage because they cannot afford it or because they have a medical condition that warrants it.

Congress took a number of incremental steps in the 1990s to help those who already had health insurance keep that coverage when they moved or switched jobs and to cover uninsured children. Clearly, though, more needs to be done, especially to help uninsured adults who are

not eligible for Medicaid or the State Children's Health Insurance Program. I hope that this is a problem that the Congress can tackle during the upcoming session.

One of the questions for today's hearing is: What should the Congress do to expand the number of Americans with health insurance coverage? There are a wide range of proposals that have been put forward on both sides of the aisle. Some have suggested that we improve coverage for the low-income uninsured by expanding Medicare and the State Children's Health Insurance Program. Others have suggested encouraging more employers to offer health coverage, such as through tax credits or purchasing groups such as Association Health Plans. Yet others have proposed encouraging individuals to purchase insurance coverage on their own, such as through tax credits or tax-favored health savings accounts. At today's hearing, we will learn more about some of the plans that have been proposed.

I look forward to hearing from our witnesses about this very pressing problem and their thoughts and suggestions for how we should address it.