

SPEAKER WITHEM: Senator Wesely, you have two and a half minutes.

SENATOR WESELY: Thank you. Senator Crosby, this is always an unexact...inexact figure of how many are uninsured. It's through a survey that's done and extrapolated out. You can't say here are the 150,000 that don't have health insurance, and so it's the best guess that we can come up with. But I have seen figures that, again, in a survey that you see the uninsurance rate go up dramatically for those with a lower income and the uninsurance rate goes down as income goes up. So, clearly, I think the perception that there's a lot of people with adequate finances that simply choose not to pay for health insurance is a small minority. I think the vast majority of those that are uninsured would like to have health insurance but simply can't afford it, at least the figures I've seen. And I could pull those out for you that it's a function of income as much as anything, but that's not to say there aren't people with high income that are uninsured and that's really unfortunate. So we do have a problem. I'm not sure how big a problem but I can try and pull that out for you. Out of the 150,000, I don't know how many of those would be in that category of having the resources but simply choosing not to apply them to health insurance. Typically, as I've indicated in the past, a health insurance plan will vary a lot on how much it costs. The state health insurance plan is one I usually use because it's public information, but the Blue Cross-Blue Shield plan for the state employees has a high option and low option. The high option plan costs over 6,000 in premium a year for family coverage and about \$5,500 a year for family coverage at the lower option. So you can see that with that kind of...

SPEAKER WITHEM: One minute.

SENATOR WESELY: ...expense on premiums, having adequate income to cover it is not an easy thing for people with low paying jobs. It gets back to the welfare issue, actually, because a lot of those folks are out there working and would love to have health insurance but they just, at 5,500 or \$6,000 and 10,000 dollar a year salary, it's awful hard to come up with the money. So I do think you have some of the problem you identified. I don't think it's a large number but I'll try and track down more information for you on that.

SPEAKER WITHEM: Thank you, Senator Wesely. Senator Wehrbein.