

of that private insurance effort. We were looking for those individuals that at no time have been able to get insurance and are out there with a preexisting condition and apply and can't get insurance. There are many folks out there like that. Those are the folks legitimately that need coverage and we want to bring them under the umbrella of the CHIP's program. With the dumping problem, what you have is adverse selection. You have people moving into the program and those people drive up costs tremendously and it's a high cost, high risk situation and we're going to try and stop that activity. The second change, again, allows the CHIP board to go into the HMOs and PPOs and this could save money and we think they ought to have the authority to do that. The third change is the 90-10 question Senator Chizek raised, and this would allow certain policies to be discontinued and new policies be offered so that we could have an 80-20 plan and have the 90-10 people move into the 80-20 plan. At this time, what I am told is that there is no plan to eliminate the 90-10 but to just offer the 80-20 in addition at a cost savings. Fourth, this would allow for one of the nine members of the board to be represented to health advocacy organizations. That's in addition to a public member now on the board. The groups involved with this have felt the need to have more representation. The other members of the board are all insurers on the board and would continue to be part of the board, but to broaden the representation we would add this individual to represent those that are served by the CHIP board. And finally, again, in recognizing the agreement by the insurance director in working with me on these amendments, that as a result of these cost savings there will be no need for an increase in premiums this year or at most a 10 percent increase. And that is something I want for the record to say that I am very committed to, that the 50 or 60 percent increase would wipe out people's ability to be in the program, the very people we want in the program and there is no reason to have that sort of an increase with the cost savings we're proposing here. We can reevaluate that in the future, but for now, I definitely want to hold the director to that commitment and without it I couldn't support the provisions of this amendment, but I trust him and we've worked together and I feel that that will be correct. Senator Nelson keeps putting a finger up and I don't know if she wants a beer or what, but... (laughter) I'll be glad to...

SENATOR NELSON: Ten seconds.