

even at a higher premium cost, their higher risk results in higher cost and the state makes up that difference and that difference has, as I said, amounted to, over the five-year period, a little over a million a year on average but that has been growing exponentially because the membership has grown that way. When we originally passed the bill we thought it would be, at this point in time, maybe a 1,000 to 1,500 individuals. We're at 3,000. It's doubled in utilization and so it's cost is twice what we thought it would be. And, obviously, health care costs have gone up much unbelievably as well. So we recognized the problem and these are short-term important changes that we need to put into place this session, but the study that we put in here is to look at a longer term, a longer term issue is involved because that CHIP program has by its own success caused us concern about its fiscal impacts.

SENATOR BEUTLER: Do the individual premium payments under the CHIP program relate at all to family income or individual income?

SENATOR WESELY: One of the study items that we've introduced is to look at that concept because currently that is not the case and there is a desire to see if we can't move in that direction.

SENATOR BEUTLER: Thank you.

PRESIDENT MOUL: Thank you, Senator Beutler. Does anyone else wish to speak to this amendment? Seeing none, do you have closing, Senator Wesely?

SENATOR WESELY: Thank you. Madam President and members, this proposal, again, embodies a number of provisions dealing with insurance that will clean up and take care of a number of problems. We all know the high cost of health care. These bills collectively will have a positive impact on small employers and working individuals with low income, no benefit jobs, giving them access to health insurance in the private sector they no longer would be able to access, plus we deal with some problems and concerns with the CHIP program and with life insurance individuals receiving their benefits in a timely fashion. I think it's very important and very positive legislation. I would ask for your support for the amendment.

PRESIDENT MOUL: Thank you, Senator Wesely. We will now vote on the Wesely amendment. All those in favor please vote aye,