

than the General Fund available as a premium tax. What they're supposed to do is they're supposed to pay on this assessment. When they pay on the assessment to run CHIP, they don't have to pay their premium taxes. We have been unclear as to what happens when the assessment gets higher than the premium tax. No one knows for sure, there's a threatened lawsuit in the offing if we think that the assessments could be greater than the premium tax liability of the insurance companies. The insurance companies say we don't owe a dime more than our premium tax, and we want that clearly in statute. First, it's ambiguous as to whether that is the case or not. Secondly, no assessments greater than premium taxes have been collected. We haven't made the requests, we haven't gotten them, and at this point we do not have on the boards, that I know of, an assessment greater than the premium tax we have time. What do we have up there? We have a lot of CHIP policyholders who are angry at the insurance companies. We've got the insurance companies who would like to limit their risk and liability, and we have a head-on problem. In the event we're going to make CHIP work over time, we're going to have to find some way of scaling the system back to its usable and predictable and, secondly, we're going to have to have a revenue source necessary to fund it. And if we don't do those two things together, we've got big-time problems coming down the track in the future. There is one study that indicates we could have as much as \$30 million, I believe, of CHIP liability in 10 years time, a huge liability which would, as you can imagine, dwarf our premium tax assessments against insurance companies. What we have to do is we have to get the insurance companies and the CHIP policyholders, people who can barely now stand to be in the same room with each other, we have to get them in the same room, and we have to have them negotiate those two things, revenue and some kind of limited form of CHIP that's predictable into the future. Why should we not cap the insurance companies assessments today? Because if we do this, we take the gun away from the head of the insurance companies and we simply leave it at the heads of the CHIP holders, and that's all. You take out the measure of equilibrium necessary to get these two parties to talk to each other. This is like what's happening now in the Palestinian and Israeli question, when we want them all to talk, but these Israeli's keep building settlements on the West Bank. They're saying, sure we'll talk, but we'll just continue to take over this land which is going to be the basis of the Palestinian settlement, taking away the chance for a settlement. If you solve one side's problem...