

like to have it and could afford it, but aren't able to get it because of restrictions on coverage. All of these problems are compounding, along with a general increase in health care, to impact Medicaid, and it's impacting state health insurance costs, and it's impacting the CHIP program. Part of the reason there is so many people on CHIP is that simply they can't get the coverage that was once available, that they're having a more difficult time getting the coverage because of their prediag...existing conditions. In addition, the overall health care cost increases are compounding the fact that we have so many people in the CHIP program. So in my view, again, there is a bigger issue here that needs to be addressed. I don't know that we're ready, at this point, this session to do it. But I do see the need for the amendment, for the bill, and with the promises I've been given that we will continue to work on this on Select File, I feel comfortable that we can move forward on this issue.

SPEAKER BAACK: Thank you, Senator Wesely. Senator Lindsay, you're next.

SENATOR LINDSAY: Thank you, Mr. Speaker, members. I support the amendment. I think Senator Landis raises some valid points, and that is the question of looking for a permanent funding source for the CHIPS program. A question of whether it will reduce the negotiating position by passing this amendment, though, I think is another issue. The question is, do we hold somebody in an inequitable position for the purpose of negotiating position, and I don't think that's right to do that. If we look at what the problem is is that there is an insurance company that writes just the health insurance and has only that amount of premium to offset...premium tax, excuse me, to offset the CHIPS assessment. Other insurance companies have a lot of excess premium tax with which to write it off, so they're not concerned about it. So what...as far as the negotiating position, you have one company is all that it is going to keep, I guess in Senator Landis' words, keep their feet to the fire. I don't think that that's...that we should sacrifice the equitable...the equitable situation for the purpose of keeping somebody in the negotiations. I think it's...the insurance industry, I think, has been somewhat responsive anyway to trying to keep a CHIPS program in existence. In fact, several of the insurance companies use that in some of their insurance planning, which has contributed a little bit to the problem. I don't think anybody suggests that we not try to find a permanent