

Statement by Senator Tom Daschle  
“Living Without Health Insurance: Who’s Uninsured and Why?”  
Senate Finance Committee  
Tuesday, March 13, 2001

Thank you, Mr. Chairman, for scheduling this hearing today. I hear all too often from people in South Dakota who are struggling to pay their medical bills because they don’t have insurance. This is one of the most important issues this committee could tackle, and I appreciate the attention you are giving it.

We have made a lot of progress over the last several years. The CHIP program is making a real difference for millions of low-income families who need insurance for their children. But there is still a lot more to do. Many children who are eligible for the CHIP program still have not enrolled. And there are too many other people who do not have access to any insurance.

It is unbelievable that there are people in this country living in poverty – with incomes below \$8,590 for a single adult – who don’t have access to our public health insurance programs. I hope we’ll hear about ways to address that this afternoon.

But I also talk to many people well above the poverty line -- or even above CHIP eligibility at twice the poverty line -- who still can’t afford private health insurance policies. These people go to work every day. They pay their bills. They want health insurance. But they simply don’t have access to an affordable health insurance policy that will meet their needs.

In South Dakota, a lot of these people are farmers, so they don’t have access to employer-based insurance. Often they have conditions that make insurance in the individual market much too expensive. This means they’re uninsured because they need medical care -- and that just doesn’t make sense.

Mr. Chairman, I look forward to working with you to come up with solutions to these problems. It won’t be easy, but there is no more important work that we could be doing.