

108TH CONGRESS
2^D SESSION

S. RES. _____

IN THE SENATE OF THE UNITED STATES

Mr. DASCHLE submitted the following resolution; which was referred to the
Committee on _____

RESOLUTION

Expressing the sense of the Senate that no later than December 31, 2006, legislation should be enacted to provide every individual in the United States with the opportunity to purchase health insurance coverage that is the same as, or is better than, the health insurance coverage available to members of Congress, at the same or lower rates.

Whereas the number of uninsured people in the United States has grown to 43,600,000, an increase of 3,800,000 since 2000;

Whereas nearly 20 percent of uninsured Americans are children;

Whereas 8 out of 10 uninsured people in the United States come from working families;

Whereas members of racial and ethnic minority groups at all income levels are more likely to be uninsured than their white counterparts;

Whereas the United States is the only major industrialized country that does not guarantee health care to all of its citizens;

Whereas the United States has the highest health care spending per capita, but consistently scores near the bottom in infant mortality and life expectancy when compared with other developed, high-income countries;

Whereas those without insurance are more likely to go without necessary medical care and preventive services;

Whereas millions of Americans who have coverage are underinsured;

Whereas the Institute of Medicine has estimated that the lost economic value of uninsurance is between \$65,000,000,000 and \$130,000,000,000 each year, and the Kaiser Family Foundation has concluded that uninsured Americans could incur nearly \$41,000,000,000 in health care treatment in 2004;

Whereas the financial consequences of uninsurance are disastrous for families, as demonstrated by a recent study that found medical problems were a factor in 45 percent of all non-business bankruptcy filings;

Whereas employer-based insurance premiums grew 13.9 percent between 2002 and 2003, the third consecutive year of double-digit increases;

Whereas a recent study by the Commonwealth Fund concluded that small employers that provide health insurance to their employees pay more but receive less for their

money while suffering faster increases in premiums and steeper jumps in deductibles than large firms;

Whereas public programs such as medicare, medicaid, the State Children's Health Insurance Program, the Indian Health Service, the Veterans Health Administration, and TRICARE, play a critical role in providing coverage for millions of Americans, but are often underfunded;

Whereas the market for individual insurance policies is extremely expensive and allows for discrimination based on health status, age, and gender; and

Whereas members of Congress and their families have the opportunity to select among many benefit choices and to purchase high quality, group health insurance coverage at reasonable rates: Now, therefore, be it

1 *Resolved*, That it is the sense of the Senate that no
2 later than December 31, 2006, legislation should be en-
3 acted to provide every individual in the United States with
4 the opportunity to purchase health insurance coverage
5 that is the same as, or is better than, the health insurance
6 coverage available to members of Congress, at the same
7 or lower rates.