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## Inside Politics

### Gore Makes CHIP Cornerstone of his Health Care Agenda

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JUDY WOODRUFF, CNN ANCHOR: Both Al Gore and Bill Bradley have made health care a focus in the Democratic presidential campaign. While both say all Americans should be insured, they differ on the means of achieving that goal. Today, Pat Neal takes a closer look at the issue -- specifically, at the program that serves as a cornerstone of Al Gore's plan to insure America.

(BEGIN VIDEOTAPE)

UNIDENTIFIED FEMALE: You Doing OK? Have you been keeping the log that they talked about with your last visit?

PAT NEAL, CNN CORRESPONDENT (voice-over): Eight-year-old Brian just wants the migraine headaches to go away. His mother, Grace Griffith, was able to take him to the neurologist because of the Children's Health Insurance Program, or CHIP.

GRACE GRIFFITH, MOTHER: It's just a life saver.

NEAL: Vice President Al Gore says that expanding CHIP could be the lifeline for American families.

ALBERT GORE, VICE PRESIDENT OF THE UNITED STATES: Eventually to get health insurance to every single American in the country, but do it in a step-by-step way. And one of the first important steps will be to get every single child in America fully affordable, high-quality health insurance.

UNIDENTIFIED FEMALE: Take your hands and roll them like this.

NEAL: CHIP was created in 1997 with bipartisan support after Washington enacted sweeping welfare reform. Its goal is to reach children in lower and moderate income households, whose parents don't have access to health insurance through their employer. The federal government awards grants to states, which the states match with their own funds. Each state designs and runs its own program. Most parents like Grace pay a small premium and co-payment.

GRIFFITH: Because I was working, I was able to afford it. It was \$15 a month for my two sons.

NEAL: In less than two years since its creation, all 50 states are participating. One reason: CHIP provides 15 percent more federal money to states than Medicaid does. But CHIP does have growing pains. Of the more than 10 million uninsured children in this country, so far only about

one-tenth have been enrolled. Bill Bradley's campaign says that shows CHIP has not proven successful in dramatically improving coverage for children.

ZOILA LAROCHE, MOTHER: I have been trying to get other insurance. And I cannot afford to pay like \$550 a month.

NEAL: Zoila LaRoche's kids and 30,000 others have been on a waiting list in Florida, because the program's grown faster than the state budgeted.

ROBERT BLENDON, HARVARD UNIVERSITY: Many of the states have not been as aggressive. Their general feeling has been, as well, this is a problem. You have a child. If you need it, come down and fill out the forms.

NEAL: Gore says the numbers are growing, and that as president, he has a plan to entice states to enroll more children.

GORE: One of the things that we know works well is to give incentives for good partnerships with states, give bonuses to those states that do well, and exact financial penalties from those state that are falling down.

NEAL: Sign-up would be on-the-spot in day care centers and schools. Enrollment would be coordinated with the school lunch program. And Gore would mandate mail-in applications.

BLENDON: He's trying to move away from the public assistance image by making it look like other programs where you enroll. I mean, you can enroll in Social Security by mail.

NEAL: The Bradley campaign says Gore's plan does nothing that's not already allowable by law. Gore's staff says that's ridiculous. His new plan would provide financial incentives to states, which expand CHIP to households whose annual income is up to 250 percent of the poverty rate. That's about \$41,000 for a family of four.

Also new: Payments to states to allow parents of CHIP kids, who have no access to employer-based insurance, to buy coverage at affordable rates.

GRIFFITH: For myself, I would love it. Because I, myself, I have a – I have a disease I was born with. I was born with Sickle Cell. And right now, I don't have insurance for myself. I just pray that I don't get sick.

NEAL: For families with higher incomes but no access to employer-based insurance, Gore would allow parents to purchase policies for their kids in pools, making the premiums cheaper than in the open market. These families could receive a 25 percent tax credit.

(on-camera): While Bill Bradley has criticized Gore's plan as not bold enough, Gore's goal is to build on a program he sees is working – broaden it with the eventual goal of insuring all kids and their parents.

(voice-over): Gore's goal: To give every child access to affordable health insurance within five years.

BLENDON: I think he believes since the initial program had such bipartisan support, that this type of approach, which also is endorsed by many governors, has the ability to avoid political controversy.

NEAL: The cost of Gore's plan to expand CHIP is \$136 billion over 10 years. He proposes paying for it with the budget surplus if Congress approves.

Pat Neal, CNN, Miami.

(END VIDEOTAPE)

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