

File Gore press

Dismantling Medicaid

Ambivalence.

Bill Bradley is being praised for proposing a bold new plan to make health insurance available to nearly all Americans, and for putting the health care issue back on the national agenda in a major way.

But some of the strongest advocates of health care reform, especially those concerned about the health of poor children, are worried that Mr. Bradley's proposal is financially unrealistic and, in some ways, could do more harm than good.

Causing the most worry is Mr. Bradley's plan to do away with Medicaid, the federal and state program that provides health care for the poor. It would be replaced by a system of vouchers and tax credits designed to "mainstream" low-income people into the private insurance market.

Medicaid has been like a safe house for the poor. The thought of moving the poor out of Medicaid and into the health care marketplace with only a voucher for protection fills many advocates with dread.

The vouchers to purchase health insurance are, in fact, capped subsidies, and the caps have been set quite low. So poor people in many parts of the country may go into the private market only to find that their vouchers will not cover the full cost of health insurance. A big fear is that people now enrolled in Medicaid could end up with no coverage at all.

"I'm thrilled that health care is back on the agenda," said Dr. Irwin Redlener, president of the Children's Health Fund, which is based in New York and has become a national model for providing health care to poor children.

"I never expected to see this issue front and center like it is now, and that's a good thing. But I think Senator Bradley's proposal that Medicaid be eliminated is incredibly ill advised. Medicaid to me is a 30-year-old bedrock safety net program for children and poor pregnant women. For the life of me, I can't understand how that can be replaced by what amounts to a voucher program, which would both undermine the health care access that children have gotten under Medicaid and, second of all, put a new set of bureaucratic burdens on poor families that I think is just unreasonable."

Judy Feder, the dean of policy studies at Georgetown University, said there were aspects of Mr. Bradley's plan that she admired. But she,

too, is concerned about the elimination of Medicaid, which provides not only health care but a range of related services to the very poor. Those services can include personal assistance and non-emergency transportation, as well as supplying beneficiaries with eyeglasses, hearing aids, wheelchairs and other medical equipment.

"It is important," said Ms. Feder, "to understand the special role of Medicaid. It treats a very disadvantaged population and provides a broad array of services that private health insurance has never touched."

There are other potential problems. Medicaid provides nursing

Bradley's health plan is criticized.

home care for the elderly, which is a significant benefit for both low- and middle-class families. Under Mr. Bradley's plan, the responsibility for long-term care would be turned over to the states. What happens to long-term benefits and nursing home standards under that scenario is, at the moment, anybody's guess.

I asked David Cutler, a professor of economics at Harvard and a health care adviser to the Bradley campaign, about the financial hurdles faced by the plan. He said he expected the caps to be raised, that the proposed \$1,800-a-year ceiling on the health insurance vouchers to be given to poor people would be increased to better reflect the market.

"The subsidy is not up to the most generous plan, not even the median plan, but a decent plan," said Mr. Cutler. His understanding, he said, is that it "is not fixed in stone."

Mr. Bradley proposes to pay for his initiative with money from the federal budget's non-Social Security surplus. Vice President Al Gore, who is touting his own, more modest health care proposal — and who also plans to pay for it with the surplus — has said Mr. Bradley's plan will devour the entire surplus.

"It doesn't eat up all of it," Mr. Cutler said, adding, "To me, the bigger issue is, before this gets enacted, or anything gets enacted, will Congress have already spent the money, either on silly tax cuts or something else."



Emmanuel Kerner

10 Years of Misery

applicants be no more old. And even if you are it do you get? You have slave for 12 hours for ng for a newly hatched

the last remnants of our te will be taken away. ent will no longer subsi- ets for students, the eld-

ere seduced he West. ve feel used.

ers with children. This ople will be forced to the towns or in the 1 will hurt active pen- he unemployed. Now, elr meager family in- 1 some occasional jobs r they go to the village tables and fruit for the r fathers' gardens. It c sense when they were ain at half price. After t will be senseless. lergoing untold hard- ge Soros, the financier, illing up to

producers. I have a cousin who has a small farm with four cows. He hasn't been able to sell his calves for two successive years. He is crushed. The companies that buy veal explain that they prefer to work with the frozen meat imported from Greece at low prices, ready to be stuffed and turned into salami or sausages.

What is the West offering us in return for this misery? What is the great attraction for a foreign corporation in a devastated country? The cheap labor and national resources!

So much for open boundaries. So much for an open society. I personally live in misery, but I can still manage. It is the sight of the old men and women digging into the rubbish containers that is breaking my heart.

Before the fall of Communism, I and many others believed that the Communist government was lying about the United States of America. We thought all its warnings about America were simply propaganda.

And from 1989 to 1993, I was a democratic activist. That was before I understood the true work of the I.M.F. or the World Bank or the transnational corporations and their policy of expansion. We fell for the seductive talk about democracy and openness. Now 10 years later, I wish we hadn't. □

The Atlanta
Journal-
Constitution

Can't find it? Search our Stacks!

The Atlanta
Journal-
Constitution

today's paper

► [ajc.com](#) ► [ajc classifieds](#) ► [subscriber services](#) ► [the stacks](#) ► [AccessAtlanta](#)

FRONT PAGE IMAGE

PAGE 1 / A SECTION

LOCAL NEWS

SPORTS

BUSINESS

OPINION

LIVING

Thursday • November 4

PAGE 1/A SECTION

Amazing Innovations
Dream Home
Atlanta 2000
[BUY TICKETS HERE](#)

Buy Gift Certificates
Online!
[Click Here!](#)

Eat Out for Less!
Local Dining Coupons
Now from Val-Pak.

weekly sections

MONDAY
- [Horizon](#)

TUESDAY
- [Healthy Living](#)

WEDNESDAY
- [Atlanta Tech](#)

THURSDAY
- [Food](#)
- [Home & Garden](#)
- [Buyer's Edge](#)

FRIDAY
- [Preview](#)
- [Wheels](#)

SATURDAY
- [Wheels](#)
- [Faith & Values](#)

sunday sections

- [Arts](#)
- [Travel](#)
- [Dixie Living](#)
- [Sunday Reader](#)
- [Perspective](#)
- [Homefinder](#)
- [Personal Tech](#)
- [Jobs](#)
- [TV Listings](#)

communities

DAILY
- [Gwinnett](#)

THURSDAY
- [City Life](#)
- [Cherokee](#)
- [Clayton/Henry](#)

CAMPAIGN 2000: Bradley's health care plan back for a second opinion

Ken Foskett - Cox Washington Bureau
Thursday, November 4, 1999

Washington -- Having dismissed Kenneth Thorpe as a partisan sympathizer to Vice President Al Gore, Bill Bradley now wants the Emory University expert to redo an analysis of Bradley's ambitious health care proposal.

Thorpe's first appraisal of Bradley's plan to offer near-universal health care coverage to uninsured Americans found that it would cost twice what Bradley estimated and cover fewer people.

Gore seized on the findings during the candidates' first town hall meeting last week and used them to argue that Bradley's plan would deplete the Treasury and jeopardize Social Security.

The candidates exchanged a flurry of charges and counter charges in the following days.

Since then, Thorpe has spoken to all of Bradley's top health care advisers to clarify some aspects of the plan, and he said they have asked him to crunch the numbers again.

Thorpe, who also evaluated Gore's more modest health care proposal, said Wednesday that he didn't yet know if his new analysis of Bradley's plan would be lower than the \$1.2 trillion, 10-year estimate he rendered last week.

"I think there are things that could move it in both directions," said Thorpe, Health Policy and Management chairman at the Rollins School of Public Health at Emory.

Bradley's ongoing interest in Thorpe reflects the key role that Bradley's health care proposal is playing in his campaign. It is the most far-reaching of any proposal put forward by the presidential candidates, and Bradley is using it to show that he is a candidate of big ideas.

In the two days after the town hall meeting last week, Bradley issued news releases undermining Thorpe's credibility.

On CBS's "Face the Nation" Sunday, Bradley called Thorpe "a former Clinton-Gore staffer who as late as October referred to himself as a 'health adviser' to Vice President Gore."

"I think it's worth about as much as any other partisan shot," Bradley said.

Thorpe, who left the Clinton administration in 1995, said he isn't giving policy advice to the vice president now. The characterization of him as a "health adviser" to Gore came from an Emory news release that Thorpe said he never saw.

"It was my fault," he said. "I think what they were trying to do was to give some flavor of the multiplicity of the people that I had worked with in the past."

- Clayton/Henry
 - Cobb
 - Coweta
 - DeKalb
 - Fayette
 - North Fulton
 - Rockdale
 - South Fulton

ON ACCESSATLANTA
 Get close to home with
 news and forums from
Your Town.

past."

Thorpe first undertook his analysis of Bradley's plan at the request of The Washington Post in early October for a story on how proposals from Gore and Bradley would affect the federal budget. Thorpe's analysis has already clarified one important aspect of Bradley's proposal, which would allow the uninsured to buy into the private network of insurers that cover federal employees.

When Bradley unveiled the proposal in Los Angeles Sept. 28, he didn't spell out that premium subsidies would be capped at \$1,200 for each child and \$1,800 for adults. There would also be a \$5,000 family cap.

The caps have big implications for the overall cost of the program and the number of people reached. Thorpe found that the \$1,800 figure for adults was too low. Very few of the 400 plans available to federal employees have premiums that low. The lowest plan available in Atlanta, for example, is \$2,081.

Thorpe assumed that fully subsidized adult premiums would more likely cost \$2,400 a year.

But capping the premiums at \$1,800 will mean that those taking the government subsidy will have to make up the difference out of their own pockets.

"It's a challenge to provide as much as you can for as many people as you can," said Margy Heldring, Bradley's health policy adviser. "Of course there is room for improvement, but this provides something to people who don't have much access."

Thorpe, who received a master's degree in public policy from Duke University, has weathered far more serious controversies.

From 1993 to 1995, he was a deputy assistant secretary at the Department of Health and Human Services, and he belonged to the White House task force that attempted to marshal President Clinton's plan for universal health care coverage through Congress.

The plan, which failed in the fall of 1994, was the subject of blistering attacks on Capitol Hill and a nationwide advertising campaign.

"It comes with the territory," said Thorpe, 43, who moved to Atlanta from New Orleans this summer. But he said he's anxious to move beyond a debate of which plan --- Gore's or Bradley's --- costs more.

"Hopefully, the next time I let this out, we can focus attention on what the plans are," he said. "I'd like to see them both get out and debate their plans."

[page1/ A-section](#) | [local news](#) | [sports](#) | [business](#) | [opinion](#) | [living](#) | [classifieds](#)

AJC Newspaper Online brought to you in partnership with [AccessAtlanta](#)
 © 1999 Cox Interactive Media

337 9620

[Home](#) - [Yahoo!](#) - [My Yahoo!](#) - [News Alerts](#) - [Help](#)[Yahoo! Travel](#) - book airline tickets, hotel rooms, cruises, rental cars[Home](#) | [Top Stories](#) | [Business](#) | [Tech](#) | [Politics](#) | [World](#) | [Local](#) | [Entertainment](#) | [Sports](#) | [Science](#) | [Health](#)**Yahoo! News****Politics Headlines****Tuesday November 2 10:25 PM ET**

Gore Touts His New Health Plan

By MIKE GLOVER Associated Press Writer

PORTSMOUTH, N.H. (AP) - After an hour spent cuddling toddlers at a day care center playground, Vice President Al Gore on Tuesday continued his criticism of a health care proposal offered by his rival for the Democratic presidential nomination.

But Gore didn't stop there. He also jabbed at one of the Republican presidential candidates while touting his own plan to extend health insurance to those without it.

Gore said the proposal he would enact, if elected, takes a more incremental approach than what Bill Bradley has offered, with the goal of covering all children by 2005.

He also said his plan would reward states like New Hampshire that have done a good job insuring kids and penalize states that fail to meet enrollment goals.

"My plan would put penalties on states that are doing a terrible job like Texas, just to pick an example, thanks to what the governor and the government is doing there," he said. George W. Bush, the Republican presidential front-runner, is governor of Texas.

Gore also met with parents whose children are enrolled in the state's insurance program at the day care center, and urged them to describe how it has helped them.

He held Terri Costin's infant daughter on his lap as the Seabrook woman related her family's struggle to obtain health care. She and her husband were covered by his employer, but his salary wasn't enough after their daughter was born, she said.

Costin said she takes her daughter to a center that lets her pay for coverage on a sliding scale, and that the family would be at a loss without it. "We had to give (our benefits) up so we could pay rent and put food on the table," she said.

Meanwhile, Gore continued to criticize Bradley's health care proposal. Gore has said the \$65 billion-a-year plan would eat up the projected federal budget surplus.

Bradley has proposed to let Americans buy into the health care plan offered to members of Congress and federal employees. Individuals and families living at or near the poverty line would get subsidies to pay for the coverage.

But Gore claimed Tuesday that Bradley was now capping the subsidies, which the vice president said would make health coverage unaffordable for too many Americans.

Bradley spokesman Eric Hauser said the cap was part of the former senator's original health care proposal and that Gore was wrong about the plan being changed.

File ~~File~~ cap change



...by staying connected anywhere,
anytime...even outside of the office!
Smallbiz.Symantec.com

Click here
for FREE
Trialware
CD-Rom

SEARCH

Home | Discussions | Print Edition | Archives | Site Map | Home Delivery | Advertise | Help

News
Politics
Entertainment
music, movies, art,
TV, restaurants

Business
Travel
Classifieds
jobs, homes, cars,
rentals

Sports
Commentary
Shopping

Monday, November 1, 1999 |  [Print this story](#)

Bradley Plan Fiscally Irresponsible, Gore Charges

Politics: In a televised interview, the vice president steps up his attacks on his opponent. The challenger opens a new area of disagreement.

By RONALD BROWNSTEIN, Times Political Writer

WASHINGTON--Vice President Al Gore broadened his offensive against Bill Bradley's health care plan Sunday, even as he looked to rebut criticism from his rival by releasing details of his own agenda's cost.

In a televised interview, Gore repeated his accusation that Bradley's plan would "throw fiscal responsibility to the winds" and he opened a new front by arguing that steps Bradley has taken to minimize the program's cost would undermine its effectiveness.

Appearing separately on CBS-TV's "Face the Nation," Bradley dismissed Gore's charges, but sparked a new dispute between the contenders when he refused to rule out seeking an increase in the eligibility age for Social Security.

The competing Gore and Bradley television interviews--coming just days after they appeared side by side for the first time at a New Hampshire town meeting--underscored the rising temperature in the Democratic race less than three months before the first voters go to the polls in Iowa in January.

As in their New Hampshire encounter, the sharpest differences Sunday between the two contenders emerged over Bradley's health care plan.

In September, Bradley proposed spending what he said would be \$65 billion a year on a sweeping plan to provide coverage for many of the 44 million Americans without health insurance. Bradley's plan would guarantee health insurance for all children and provide coverage for potentially millions of uninsured adults by supplying them with subsidies to buy into the same health plan as federal workers.

In the process, he would eliminate the Medicaid program for the poor and the Children's Health Insurance Program (CHIP) for the children of the working poor.

Gore has proposed a more modest program that would expand the CHIP program to cover more children and as many as 7 million working adults. He also proposed tax credits for the uninsured and small businesses looking to cover their workers.

On Sunday, Bradley said the distinctions between the two plans "most clearly" illustrate the broader differences between the two candidates. "It's a big problem; it deserves a big solution," he said. "I've offered that and I think he's been much more incremental in nature. So I think that would lead us to being very different kinds of presidents."

On ABC-TV's "This Week," though, Gore repeated and intensified his criticism of Bradley's proposal. Gore again charged that the cost of Bradley's plan would chew up the entire expected budget surplus--precluding its use to strengthen Medicare. "If a Republican candidate had proposed eliminating Medicaid and taking away everything in the

News

Nation & World

TOP STORIES

- New Generation Digs In at Jewish Outpost
- 217 Die in Unexplained Plunge of EgyptAir Plane Into Atlantic
- Supreme Court to Examine 'Fee Speech' at University

MORE

Breaking News	Health	Orange County
Nation & World	Highway 1	Valley
State & Local	Science	Ventura County
Politics		

Classifieds Find a home, car, rental, job, pet, merchandise, auction, boat, plane or RV. [Place an Ad](#)

MORE SECTIONS

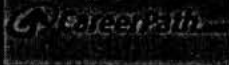
Lottery	Horoscope	Weather
Food	Times Poll	Traffic
Health	Education	Books
So Cal. Living	Reading by 9	Obituaries
Real Estate	Columnists	
Crossword	Science	

Before I go out...



www.calendarlive.com

Click here to
post a
confidential resume.



surplus that's needed to fix Medicare, all Democrats would be up in arms," Gore insisted.

Gore's charge that Bradley's plan would consume the entire surplus is based on a recent study by Kenneth E. Thorpe, an Emory University professor and former Clinton Administration official. Thorpe estimated Bradley's plan would cost \$1.2 trillion over 10 years--almost twice Bradley's estimate.

In the last few days, Bradley and his aides have argued that Thorpe's study overestimates the cost of their plan, in part because the proposal would provide adults no more than \$1,800 each to purchase insurance through the federal workers' system. (Thorpe assumed a higher cost.) On ABC Sunday, Gore charged that the \$1,800 cap on aid would undermine the Bradley plan's effectiveness because 90% of the insurance plans offered in the federal workers' system cost more than that.

Capping the assistance at \$1,800 would "severely reduce the number of people who are going to get coverage under Sen. Bradley's health care plan," charged Chris Lehane, Gore's campaign spokesman. "What started out as a universal health care plan is quickly unraveling."

Bradley spokesman Eric Hauser acknowledged "there may be cases where [our proposal] doesn't fund every plan" but added, "it is a dramatic improvement over what is there now." And, Hauser insisted: "it's more incumbent on the Gore campaign to explain why they are satisfied with such a small level of additional coverage [in their proposal] than to attack a plan that makes dramatic progress toward universal coverage."

The two men also covered a range of other issues in their Sunday appearances. Among them:

- * Gore pledged that, as president, he would appoint Supreme Court justices who support legalized abortion, even though he said he would not apply a "litmus test" on the issue. "I am confident that without using a single case as a litmus test that there are ways to understand whether or not a potential nominee has an understanding of the Constitution that is consistent with mine," he said.

- * Bradley said that if he won the Democratic nomination he would ask President Clinton to campaign for him in the general election. "If he could help in some places I wouldn't hesitate to call him," he said.

- * Asked about raising the eligibility age for Social Security to 70--it's now 65 and slowly being raised over the next quarter century to 67--Bradley did not endorse the idea. But he refused to rule it out either. "My position is, the discussion should continue," he said. Lehane immediately denounced that statement, saying Gore unequivocally opposed raising the retirement age beyond 67.

- * Bradley said his top priorities for using the federal surplus would be expanding access to health insurance and reducing child poverty. He added: "Then I would look to dealing some with Social Security and reducing the national debt . . . [and] keep up the possibility that there might be some money there for Medicare."

After days of criticism from Bradley for not offering more specifics on the cost of his own agenda, Gore, meanwhile, announced Sunday he had posted on his campaign Web site a 10-year budget plan. The document does not list the cost of each specific Gore initiative, but does say how much he would allocate over 10 years to broader categories, such as education, health care and defense.

The document largely follows the Clinton administration's plan to allocate the \$1.1 trillion operating budget surplus that the Office of Management and Budget expects the government to amass in the next decade. Like Clinton's plan, for instance, it would provide \$374 billion from the surplus over the next decade to Medicare and another \$127 billion for

increased defense spending.

The key difference is that Gore would eliminate the \$250 billion Clinton proposed to spend over the next decade for Universal Savings Accounts--individual accounts government would subsidize to help workers save for retirement. Gore applies that money toward his health care and education initiatives.

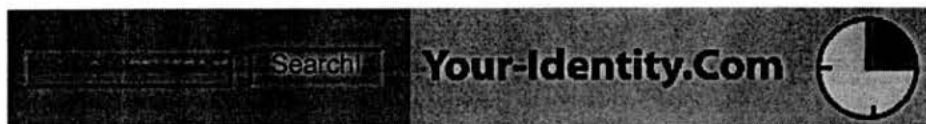
Search the archives of the Los Angeles Times for similar stories about: Albert Jr Gore, George W Bush, Presidential Candidates, Presidential Elections - 2000, Political Campaigns, United States - Budgets.

You will not be charged to look for stories, only to retrieve one.

Copyright 1999 Los Angeles Times

News	Business	Sports
Politics	Travel	Commentary
Entertainment	Classifieds	Shopping
music, movies, art	jobs, homes, cars	
TV, restaurants	rentals	



YAHOO! NEWS[Home](#) - [Yahoo!](#) - [My Yahoo!](#) - [News Alerts](#) - [Help](#)**AP** Associ
Press
[Home](#) | [Top Stories](#) | [Business](#) | [Tech](#) | [Politics](#) | [World](#) | [Local](#) | [Entertainment](#) | [Sports](#) | [Science](#) | [Health](#)
Yahoo! News**Politics Headlines****Thursday October 28 2:59 PM ET**

Gore, Bradley Both Eye Surplus

By SANDRA SOBIERAJ Associated Press Writer

WASHINGTON (AP) - Bill Bradley tallies his "big idea" remedies for the poor and uninsured in billion-dollar bundles - \$10 billion here, \$65 billion there. But will they, as rival Al Gore charges, blow the budget surplus, throw the national budget back into deficits or force higher taxes?

The vice president, in Wednesday's debate with Bradley, seized on an hours-old analysis by a former Clinton-Gore administration official putting the cost of Bradley's health plan at \$1.2 trillion over 10 years - more than the entire federal budget surplus and leaving nothing to shore up Medicare.

"You're going to shred the social safety net," Gore told Bradley.

Bradley, who generally dismisses Gore's more modest proposals as baby steps toward enormous problems, worked on his health proposal for two years and spent nine months running it by independent economists before giving it a \$65 billion annual price tag.

"We each have our own experts," he retorted.

In fact, budget experts who discount all election-year calculations as phony, said Bradley's proposals are no more budget busting than Gore's - only Gore has yet to say much about his costs.

All told, Bradley has offered health, child care and anti-poverty programs that he estimates will cost a total of \$78 billion a year.

"They really are the tax and spend twins," said Mark Miller, executive director of the Republican Leadership Council.

In their race to be the Democrats' pick for president, the first modern presidential election set against budget surpluses instead of deficits, both have appealed to the party's liberal wing by offering expensive new programs: Gore's universal kindergarten, Bradley's universal health insurance, a promise by each to expand Medicare coverage to prescription drugs.

Both have chosen the easy road to financing their programs, saying the

Full Coverage

See a Yahoo! special report on
Presidential Election 2000

News Stories

- [Clinton: Impeachment May Hurt Gore](#) - AP (10/28/99)
- [Clinton Says He's Not A Drag On Gore Campaign](#) - Reuters (10/28/99)
- [McCain Launches Ad Ahead Of Debate Without Bush](#) - Reuters (10/28/99)
- [Gore Lumps Bradley, Bush Together](#) - AP (10/28/99)
- [Republicans To Debate, Chase Bush](#) - AP (10/28/99)

[More In Full Coverage](#)

Magazine Articles

- ["Better to lose fighting a noble cause"?](#)
- [Al and W's Balancing Act](#)
- [Another Dole bites the dust](#)
- [Away down South in Dixie](#)
- [Bauer is reborn -- as a feminist](#)

Related Web Sites

- [Election 2000: Total Raised](#) - find out how much candidates have raised, how much they've spent, and how much cash they have on hand. Also learn about the source of funds, who the contributors are, and what industries give the most. From the Center for Responsive Politics.
- [The Political Oddsmaker: Presidential Picks 2000](#) - since 1996, The Oddsmaker has made over 1,000 election picks, with a record of correctly predicting winners over 98 percent of the time. From Campaigns and

Both have chosen the easy road to financing their programs, saying the non-Social Security portion of the surplus - projected to be \$1 trillion over the next decade - will cover the bills.

"This is Alice-in-Wonderland-type math on both sides," said Brookings Institution economist Isabel Sawhill. "It's very much a spitting match in which we're cloaking the debate in a false fiscal framework."

Surplus projections are based on the assumption that Congress and the White House will stick to spending caps they set in 1997 but have blown every year since.

"The chances of that surplus being there to allocate to new priorities is only slightly greater than the possibility that the ice cap will melt tomorrow and inundate us all," said former Congressional Budget Office director Robert Reischauer.

In his effort to flatten Bradley's rise in polls, Gore has honed in on the former New Jersey senator's health plan as "way excessive." But while the vice president held up as gospel half of the side-by-side cost analysis by Emory University professor Kenneth Thorpe, the administration veteran responsible for pricing the 1993 Clinton health plan, he ignored other Thorpe estimates:

-That Gore's health plan will cost \$312 billion over 10 years, or about \$50 billion more than the cost Gore publicly assigned for the first time Wednesday night, and will yield just over 12 million newly insured Americans - far from the 40 million Gore claimed.

"Both Bradley and Gore are going to suffer the vagaries of not being precise in outyears," Thorpe said.

Analysts working with Bradley, including Stanford University economist Alan Garber, fault Thorpe's calculations for not taking account of subsidy caps, the reallocation of \$23 billion that the federal government now spends on Medicaid, and other fine details.

Technological advances will also yield lower costs, said Margy Heldring, Bradley's top health policy adviser.

"As we increasingly learn how to get the right treatment to the right people at the right time - and to put serious investment into prevention, in helping people to get and stay healthy - there are savings to be had," she said.

Bradley's plan would eliminate Medicaid and give poor people government subsidies to buy into federal workers' health plans or purchase private insurance. Additionally, every American would be able to deduct from their taxable income whatever they pay in premiums.

Using existing programs, Gore proposes to expand health coverage for children and parents without guarantees. Both candidates offer Medicare coverage for prescription drugs.

Robert Greenstein, director of the liberal Center for Budget and Policy Priorities, said a look at each candidate's record shows "neither of them had a history in the Senate of putting together big expensive things that

time. From Campaigns and Elections.

- [2000 Presidential Primary Information - get finance statistics, including receipts and expenditures of each candidate.](#) From the campaign finance watchdog group Common Cause.
- [C-SPAN: Campaign 2000 - archive of coverage includes video search.](#)
- [Campaign 2000 - exploration of the candidates, issues, and campaigns, from Policy.com, July 19, 1999.](#)

[More In Full Coverage](#)

Opinion & Editorials

- [Compassion gets a new meaning under Bush - Irish Times \(10/28/99\)](#)
- [President Beatty? It's the American way - Baltimore Sun \(10/28/99\)](#)
- [Bush's slippage in polls no cause for alarm just yet - Baltimore Sun \(10/28/99\)](#)
- [Buchanan's Gift to George W. Bush - Washington Post \(10/27/99\)](#)
- [Bottom line for Bradley: dollar bills - Boston Globe \(10/26/99\)](#)

Audio

- [Gore-Bradley Town Hall Forum - NPR \(10/27/99\)](#)
- [Buchanan quits GOP for Reform party - NPR \(10/25/99\)](#)
- [GOP presidential hopefuls square off for New Hampshire debate - NPR \(10/23/99\)](#)

[More In Full Coverage](#)

Video

- [Gore, Bradley NH town meeting I - CNN \(10/28/99\)](#)
- [Gore, Bradley NH town meeting II - CNN \(10/28/99\)](#)
- [Al Gore takes a left turn in race for White House - CBC News \(10/27/99\)](#)

Message Boards

- [Yahoo: Presidential Election 2000](#)
- [Forum 360: Presidential Race 2000](#)
- [Women.com: Elizabeth Dole Drops Out](#)

Related Full Coverage

- [Reform Party](#)
- [Democratic Party](#)



The Bradley Health Care Proposal

America's Health and America's System of Health Care

Bill Bradley's health care proposal is designed to revitalize America's approach to improving the health of its people. Its ultimate goal is to achieve the best possible health for all Americans, for their families and their communities. As a vital support for good health, the Bradley proposal calls for a fairer, simpler, and more effective system of health care. The Bradley proposal intends to restore trust in America's health care system.

The Health Care Proposal from Bill Bradley addresses the fact that there are 45 million Americans who are living without health care insurance and, thus, lack dependable access to essential health care services. It further addresses the quality of health care. The proposal is simple, fair, and comprehensive. It begins a national conversation on health care. It keeps what works for many Americans, while streamlining the parts of the system that are unnecessarily complex or inequitable. It clarifies federal and state roles by mainstreaming Medicaid into the private systems available to all Americans. It draws upon the strengths of both the public and private sectors. It recognizes that private health care will be the backbone of our health care system. It views health care as a shared priority and encourages individuals, families and communities, the private sector, and government to share the responsibility of improving health and health care. It invites America's public health system to be a primary catalyst of this movement and it will take vigorous steps to help contain health care costs.

"The Bradley health plan is a sound economic plan built on reasonable assumptions. The plan will increase insurance coverage without mandates or disruption in the labor market. The estimates of the plan's costs are reasonable, built on assumptions and techniques long used in the government and private sector. Those who have attacked the plan's costs are making fundamental errors."

-- David M. Cutler,
Professor of Economics,
Department of Economics and

Kennedy School of
Government,
Harvard University

The Bradley Proposal:

- Gives all Americans access to affordable health care
- Guarantees all children health care insurance
- Preserves Medicare and expands it with an optional prescription drug benefit for all seniors
- Creates a Medicare option for home and community-based

coordinated care systems that is based on successful demonstration projects

- Invests in public health and prevention

Goals of the Bradley proposal are:

- Increase access, choice, affordability, and quality of care for all Americans
- Improve protections for patients and a consumer's right to know
- Maintain current insurance coverage systems that work for many people
- Build new approaches to health care so that people are no longer disadvantaged by race, ethnicity, gender, income, geography or health status
- Require access to equitable mental health services

First Stage - Children (Birth-18)

The Bradley proposal invests in the nation's children by requiring that all children be covered by health insurance from birth. In the Bradley proposal, there are two ways to insure children:

- enrollment in their parents' coverage
- enrollment in new federally-approved private insurance plans for children or families. These plans either currently exist or will develop under the Federal Employees Health Benefits Program (FEHBP).

"Health care interests have always sought a proposal that is simple, fair, comprehensive -- and realistic. What Senator Bradley has proposed is that solution. It recognizes that health care is a shared priority among individuals, families, and communities, and private sector and government."

-- Bernard Tresnowski, retired
President & CEO of the
national Blue Cross and Blue
Shield Association

Parents will select the health care plan for their children.

- For children living in households with annual incomes under \$32,800 for a family of four, the Bradley proposal will ensure that full premium payments (\$1200 per child) are made to the federally-approved health care plan that parents select.
- The subsidy depends only on income. This means that the same subsidy applies to children living in households under \$32,800 for a family of four, even if they remain in their parents' employer-sponsored or other kind of insurance coverage.
- For children living in households with annual incomes between \$32,800 (for a family of four) and \$49,200 (for a family of four), the selected health plan will receive a graduated portion of the full premium payment.
- All health care insurance premiums will be excluded from income, allowing everyone to have a tax break similar to the one provided to people with employer-provided insurance. This will be available whether you itemize or not.

- Children enrolled in Medicaid and/or CHIP will be fully subsidized under this new program.
- A national public-private commission that includes consumers will determine a comprehensive benefits package that will be similar to Medicaid benefits in most States.

The Bradley proposal will guarantee that 84% of the nation's currently 11 million uninsured children will receive either a full or partial subsidy. Parents of the remaining 16% will receive assistance through a tax break.

Second Stage - Adults (19-64)

The Bradley proposal assures access to affordable health care insurance for all adult Americans. The proposal creates new choices for those who are uninsured, those who find it difficult to obtain individual health insurance, the self-employed, or those who are dissatisfied with their current coverage. This proposal reflects the changing face of work and families in America. The keynotes of the proposal are choice and portability. It respects the importance of the employer-based system, while recognizing the increasing need for complementary systems.

All adults will have two options for their health care insurance:

"Bill Bradley's proposal builds upon the best our health care system has to offer and recognizes the weaknesses within it that must be changed. I applaud him for bringing forth a comprehensive proposal when it is not the politically correct thing to do. Once again, he is focusing on the issues that really need attention."

-- Dr. Ron Anderson,
President & CEO, Parkview
Memorial Hospital, Dallas,
Texas and Chairman, Board
of Trustees, Texas Hospital
Association

- continue to participate in their current coverage,
- or participate, at group rates, in the various private insurance plans currently available to Members of Congress and 9 million federal employees around the country. This is known as the Federal Employees Health Benefits Program (FEHBP). A special needs pool will be established to assist those with greater than usual health care needs.

The Bradley proposal:

- Provides that for all adults with annual incomes below \$16,400 (for a family of four) and for all current Medicaid participants, full annual premium payments (\$1800 per adult and up to \$5000 per family) will be made to the plan selected.
- Provides that for all adults in families with annual incomes between \$16,400 and \$32,800 (for a family of four), partial premium payments will be made on a graduated basis to the plan selected.
- The subsidy of the adult's out-of-pocket cost of insurance depends only on income. That means it applies to eligible adults whether they obtain insurance through their employer, another means, or with participation in the federal employees program.
- All health care insurance premiums will be excluded from income, allowing everyone to have a tax break similar to

the one provided to people with employer-provided insurance. This will be available whether you itemize or not.

- Retains the employer tax exclusion for health care benefits.
- Fully subsidizes prenatal care for all pregnant women with annual family incomes up to \$32,800 (for a family of four).

Third Stage - Medicare - Seniors (65+)

Medicare remains a federal guarantee at age 65. The Bradley proposal offers a new prescription drug benefit and creates a program of community and home-based coordinated care for more seniors. This program, which builds on successful Medicare demonstration projects, integrates medical and social services to help the elderly remain in their homes and communities. With these, family caregivers will no longer have to shoulder their burden alone. States will assume responsibility for institutional long-term care and assisting low-income elderly with their Medicare cost-sharing. The Federal government will maintain support for this effort.

"Finally, a plan to provide all Americans with access to health care that's economically sound, politically feasible, and consistent with American values. Senator Bradley's life stage approach provides us with a clear and sensible path from where we are to where we need to be. Equally important, he recognizes that in a mobile world, our public health needs revitalization and strengthening."

-- John Rodat, President,
Signalhealth,
Delmar, New York

The Bradley proposal:

- Adds an optional prescription drug benefit with a \$500 deductible, \$25 monthly premium and a 25% copay; encourages use of generic drugs whenever appropriate
- Uses pharmacy benefit managers to assure efficiencies and to provide education about the appropriate use of medications
- Expands the opportunities to join community care systems

Public Health/America's Health

The Bradley proposal relies on a broad understanding of what creates health. Many factors are involved. These include genetics, exposure to viruses, toxins and bacteria, environment, behavior and lifestyle, community, even income inequality.

The Bradley proposal invigorates the public health system to collaborate with states and local communities to:

- Strengthen the public health infrastructure
- Create healthy environments for the 21st century
- Emphasize health education in traditional and innovative ways with the Internet

"The wisest part of the Bradley proposal is its focus on investment in prevention, community-based strategies, and the array of factors that create good health in the first place. Clearly, Bill Bradley understands the issues of health and health care. This is all the more evident in the life stage approach he's developed."

-- Tyler Norris, Executive
Director, Coalition for
Healthier Communities,
Boulder, Colorado

Program Costs

Annual total program costs: \$55-65 Billion

(Estimated costs by category)

Subsidies for premium support: \$38 - 46 Billion

Tax cut: \$5 - 7 Billion

Prescription Drug Benefit: \$10 Billion

Public Health: \$2 Billion

These cost estimates do not include savings from the application of information technologies to medical payments and records or from the appropriate reduction in practice variation. Estimated savings from these and other cost-containment measures in the proposal are \$30 billion.

"The Bradley plan is based on reasonable assumptions about the cost of purchasing health insurance through the Federal Employee Health Benefits Program. Some of the attacks on cost have been based on the assumption that the subsidy will cover far more expensive plans than the Senator proposes."

-- Alan M. Garber, M.D.,
Professor of Medicine,
Economics and Health
Research and Policy,
Stanford University

Filed for and distributed by

Bill Bradley for President, Inc.
395 Pleasant Valley Way
West Orange, NJ 07052
973-731-2100
888-643-9799

This is the only official web site of the Bill Bradley for President Committee. While other web sites might advocate Bill Bradley's election or the defeat of other candidates, and while they might contain links to this site or republish information or materials that we have made available to the general public, they are not authorized by the Bill Bradley for President Committee, nor have they been coordinated in any way with the Bill Bradley for President campaign.

Bill Bradley

For President

EMBARGOED FOR RELEASE UNTIL
TUESDAY, SEPTEMBER 28, 11:00 AM PDT

A Health Care Proposal by Bill Bradley

September 28, 1999
Los Angeles Valley College

Our health is in many ways the most intimate part of our being -- our most precious possession. When you talk about health and healthcare, everyone has a story to tell. Some have happy endings, some are tragic. I have listened to so many of them over the years. Here is one of mine.

My father's health was the family's number-one priority when I was growing up in Crystal City, Missouri. He lived with constant pain. He had calcified arthritis of the lower spine. He could not walk much further than the two blocks from our house to his office. I never saw him drive a car, throw a ball or tie his shoes.

I think about my father when I think about health care. And I think about all those other stories I've listened to along the road, of how illness can shape a life, and haunt it with the fear of losing everything to physical and emotional and financial catastrophe. How illness can create a prison of pain and disability and fear. And that's why one of the basic promises I make to the American people is health care for all Americans.

My father was a lucky man; he had helping hands to guide him out of that prison, and as a small-town banker he had the money to assure first-rate care. He deserved it; this hard-working and productive middle-class man. He had to quit school at 16 when his own father died of cancer. He worked his way up in our hometown bank from a job he called "shining pennies" to be the major shareholder. He created his own future, but he never lost his empathy for others. He was very proud that during the Great Depression he never foreclosed on a single homeowner.

395 Pleasant Valley Way, West Orange, New Jersey 07052
Phone: (973) 731-2100 Facsimile: (973) 324-9213
www.billbradley.com

Paid for by Bill Bradley for President, Inc.
Contributions or gifts to Bill Bradley for President, Inc. are not tax deductible.

I think about my father when I think about health care because I believe that every American deserves what my father got - the helping hands to a productive life, whether they are the hands of family members or the hands of that extended family of all Americans, helping each other. You can call that extended family government if you like, but government is, after all, just us - the people.

My father's life showed me that through self-reliance, discipline and determination, a person can overcome virtually any obstacle, achieve any goal. But I can also imagine forces beyond your control that can overwhelm you. I saw that at home, too. And in traveling across America for so many years I've seen it in a lot of other homes, as well.

This is why I know that health care - two wonderful words that have been beaten into a phrase as unappealing as the crinkly paper on a doctor's examining table - goes far beyond even such critical issues as curing or controlling disease, of research projects and prevention programs, of insurance coverage; we need to start thinking of those two words - health care - as the shiny pennies of America's future, the foundation of our lives, as individuals, as families, as communities and as a nation.

Health care - as appealing and intrinsic to our lives as a well baby's gurgle and a worker's muscle and a grandparent's smile. Health care is about assuring middle-class working people that they will not be locked into jobs they hate because of their insurance coverage, or economically ruined by catastrophic illness.

Health care is about assuring all Americans that their race or sex or class or address will not be the determining factor in whether they have a chance for a healthy start in life. Healthcare is about strengthening America, by strengthening each one of us - one person at a time.

In Iowa recently I talked with a man who described symptoms that implied colon cancer. "What does your doctor say," I asked.

"I haven't gone to one," he said. "I don't have any health insurance to pay for it."

When we talk about the 45 million uninsured Americans, we are not talking about the indolent or the negligent, we're talking about people you and I know. We're talking about the waiters and waitresses who bring our meals; we're talking about home care workers who sit with our aging parents; we're talking about the taxi-drivers, gas station attendants and department store clerks. We are talking about Americans who get up every day, do a full day's work, but who know that if they get sick or hurt, they have no back-up. These are our neighbors. In fact, they could easily be you tomorrow, and they may already be you today.

It is not right that uninsured Americans face illness alone.

395 Pleasant Valley Way, West Orange, New Jersey 07052

Phone: (973) 731-2100 Facsimile: (973) 324-9213

www.billbradley.com

Paid for by Bill Bradley for President, Inc.

Contributions or gifts to Bill Bradley for President, Inc. are not tax deductible.

It's not right to force them to choose between proper healthcare and bankruptcy. It's not right that Americans should lose the insurance coverage that gives their children adequate healthcare just because they're caught in corporate downsizing. It's not right that just because you work for a small business or are starting one of your own you must live in fear that some medical emergency might undo everything you've worked for. Nor is it right that kings and dictators can come to this country to get the best medical care in the world, while Americans two blocks away may not be able to afford any care at all.

Health care is not a luxury. Americans have the right to life, liberty, and the pursuit of happiness. But Thomas Jefferson, who proclaimed those rights in our Declaration of Independence also said, "Without health, there is no happiness." We can't abolish sickness or deny mortality. But we can help care for the sick and ease the pain of the dying and ensure that children have a healthy start in life. We can commit ourselves to the proposition that when it comes to health care, everyone will have the American Dream - at last.

When we talk about healthcare in this country, we often talk about it as if it were an end in itself. We forget that it is really a means to an end - and the end is the best possible health for Americans.

Good health, like education, is in all our interests. It has measureless benefits for all of us. It allows us to get up in the morning and go to work with a feeling of hope, not dread. Parents with good health can look after their children. Healthy communities are places where neighbors look after their neighbors. Good health begets good health.

In many ways, America has the best, most advanced medicine in the world. Our doctors and nurses are peerless; our hospitals matchless; our technology unequalled. Breakthroughs in genetic engineering in the next decade could dramatically extend life expectancy.

With all our skill and technology and innovative treatment, why aren't Americans the healthiest people in the world? Why don't we have the best health care system in the world?

I am here today to tell you - we are going to have the best health care system in the world.

Good health is a blessing; it is not a right. But good health care is a right. And it is up to us to ensure that right to every American.

First, we will do so by making certain that all children are insured.

395 Pleasant Valley Way, West Orange, New Jersey 07052
Phone: (973) 731-2100 Facsimile: (973) 324-9213
www.billbradley.com

3

Paid for by Bill Bradley for President, Inc.
Contributions or gifts to Bill Bradley for President, Inc. are not tax deductible.

Second, by giving adults a real choice of affordable health insurance plans.

Third, by expanding the concept of health care to include the idea of good health and by attacking the myriad of non-medical factors which determine health:

I am talking about a health care system that doesn't just swoop in during an emergency. I am talking about a system that emphasizes prevention and early intervention, a system that uses our scientific advances for the many who can benefit, rather than the few who can afford them. I'm talking about giving the joy of medicine back to doctors and nurses who see a decline in quality, and feel a sense of loss in a system that often erodes their professionalism and makes them feel they cannot do right by their patients. I am talking about healthcare that goes out to people where they live their lives - in their communities, in their schools, in their businesses, their places of worship - not healthcare that waits for people to show up when they have no other place to go. I am talking about a system of public health that truly ministers to the physical and mental health of the public.

Throughout our history, leaders from both parties have looked upon the health of our citizens as a national responsibility. Over two hundred years ago, Congress established the Marine Hospital Service, offering care to seamen who contributed a small yearly premium. A century later, Teddy Roosevelt's Progressive Party called for a system of social insurance that would protect people against sickness and the ravages of old age. During the Depression, Franklin Roosevelt called for nationally supported health insurance, something his successor, Harry Truman, fought for after the war.

Almost forty years ago, John Kennedy, while campaigning for the presidency, saw that one out of two elderly Americans were living in the kind of poverty that prevented them from getting even the bare minimum of healthcare. Lyndon B. Johnson picked up the reins of reform and created Medicare, the most successful medical program in our history. Richard Nixon passed the HMO act of 1972.

In 1994, President Clinton sought to provide health insurance for all Americans. That attempt failed. But the problems that called forth that effort have not disappeared. And it is time to try again - but in a different way.

The lessons learned from the experience of the past, and the stories people have told me along the road are valuable guides today.

Americans do not want a health care system controlled from the center by a massive bureaucracy.

Americans do not want a health care system that seems indifferent to quality.

395 Pleasant Valley Way, West Orange, New Jersey 07052

Phone: (973) 731-2100 Facsimile: (973) 324-9213

www.billbradley.com

Paid for by Bill Bradley for President, Inc.

Contributions or gifts to Bill Bradley for President, Inc. are not tax deductible.

Americans do not want to be denied their right to choose their doctors or the direction of their treatment.

In 1986 everyone told me tax reform could never be achieved because there were too many opposing interests. I listened to all those interests, and eventually I understood their concerns. A short while later, the common ground we established turned into the tax reform that everyone said was unachievable. Improving our healthcare system will require a similar process.

Before sending a program to Congress, we will consult the concerns and ideas of all participants in the enterprise of American health. We will address their objections and draw upon their experience, knowing that no one has all the answers. And, above all, we will listen to prospective patients.

The contours of this proposal will change as the voices of others are heard. It should be viewed as a starting point, not a final plan. I know that making healthcare available to all will not be easy. But the difficulty is a challenge, not a reason to avoid engagement.

The riddle of the ancient oracle at Delphi was, "What goes on four legs at dawn, two legs at noon, and three legs at sunset?" The answer, of course, is all of us. We crawl at birth, we walk as adults, and sometimes we use a cane as we age.

The proposal I will offer today deals with Americans at these three critical stages of life: at dawn, at noon, and at sunset.

I am suggesting a different approach to health care – one for each stage of life – from infancy to old age. For as we know, the problems at each stage are different, and solutions must fit the problems.

Let's begin with – healthcare for children. There is no more serious indictment of a society than that it lets its children languish in pain or illness. Yet in the midst of our great prosperity, there are 11 million children who go without medical care because their parents cannot afford it.

No devotion to the principle of personal responsibility allows us to blame the child whose parents cannot provide medical care. Even the harshest calculus of costs and benefits teaches that by diminishing the present lives of our children, we are dimming the future prospects of the nation. It is not just a metaphor to say that our children are our future. It is the literal truth. They are the citizens, the workers, the dreamers of America's tomorrow.

395 Pleasant Valley Way, West Orange, New Jersey 07052
Phone: (973) 731-2100 Facsimile: (973) 324-9213
www.billbradley.com

5

Paid for by Bill Bradley for President, Inc.
Contributions or gifts to Bill Bradley for President, Inc. are not tax deductible.

Nearly 35 years ago, we made that kind of commitment to our senior citizens when we enacted Medicare. That commitment was simple: healthcare for the elderly was a national responsibility.

Now we need to make a similar commitment to our children. That commitment is also simple: no child in this country will be without health insurance. Because our children are our national future, their healthcare must be a federal responsibility. And to those who say we can't afford to do this, I answer: We can't afford not to.

I propose that we enroll every child in a health insurance program from the moment of birth. Enrollment will be the responsibility of the parent. Just as proud new parents must fill out a birth certificate and a social security card before leaving the hospital, these parents must also enroll their new child in a health care plan.

I don't think this is onerous or difficult. In most states, we can't drive a new car home from an auto dealership without signing up for insurance. Should we have a lesser requirement for the most valuable and cherished addition to our lives?

Under this proposal parents would be able to choose the form of protection they want for their children by keeping the insurance coverage they already have, or by joining one of the private insurance plans for children that will be developed through the healthcare system that serves all federal employees.

Since we require insurance for every child, we must make it possible for every family to afford it. I suggest we do so through refundable tax credits for the poor and middle class and by excluding premium payments from income for all Americans. The reason we help all parents, is because all children are important to the future.

For Americans between the ages of 19 and 64, I propose to make it easier for them to find insurance and to purchase it. For those who are now insured and satisfied with their plans, nothing should change. But not all Americans are so lucky. Many small employers cannot afford health insurance for themselves or their employees. Many people, who were once employees, find themselves classified as independent contractors without health benefits. Others can't pay the cost of insurance, even though they're above the federal poverty line.

For these uninsured adults, I suggest we make insurance more accessible by allowing them to enroll in one of the many private plans now available only to members of Congress and other federal employees.

Those who can't afford a plan will be helped by a refundable tax credit, scaled to income, and all citizens will be able to exclude insurance premium costs from their federal taxes. Whether they join a new plan or decide to stay with what they now have, this simply

395 Pleasant Valley Way, West Orange, New Jersey 07052

Phone: (973) 731-2100 Facsimile: (973) 324-9213

www.billbradley.com

6

Paid for by Bill Bradley for President, Inc.

Contributions or gifts to Bill Bradley for President, Inc. are not tax deductible.

extends to all individuals those tax benefits which are part of the employment-based system.

With this approach, healthcare will become portable, which means you will be able to take it from job to job, from city to city. You won't have to stay in a job you don't want in order to guarantee your health insurance.

No matter what plan you choose, it should come with a Patients Bill of Rights and a Consumer Right to Know provision. And if you don't like your insurance company, you can fire them, and you don't have to worry about them firing you.

Just as we must fortify our future by helping the youngest among us, we must honor our past by keeping our commitments to our oldest citizens. We have already done so through Medicare, the most successful public health insurance program in American history. But we need to make this program better by expanding it to include costs of prescription drugs, with generic drugs being the first choice of medication whenever possible.

In addition, we should encourage the elderly, through Medicare payments, to join health plans that will not only provide healthcare but allow them to remain independent in their homes. This will reduce the economic and psychological burden on family members, eliminate the costs of institutional care, and give our older citizens the opportunity to spend their remaining years among the people and places they know and love, and among those who know and love them.

Healthcare is something we get from professionals. But caring for your health is something we must all do for ourselves as individuals and communities. If the first rule of medicine is to do no harm, the first rule of health is to care for yourself. Good health is not just about recovering from an illness, it is the knowledge and the practice that prevents that illness from occurring in the first place.

Let's be realistic. You can't smoke two packs a day for thirty years and be surprised by lung cancer. Seat belts and helmets, proper nutrition, safe sexual practices and exercise must be the responsibility of individuals. But we can all help each other in meeting our responsibilities.

When it comes to the needs of our communities, one size does not fit all, but the goal will be the same: to promote a healthy lifestyle.

The public health system will be about a shared responsibility -- helping people take care of themselves. For health is not just about being alive, it is about being well.

395 Pleasant Valley Way, West Orange, New Jersey 07052
Phone: (973) 731-2100 Facsimile: (973) 324-9213
www.billbradley.com

7

Paid for by Bill Bradley for President, Inc.
Contributions or gifts to Bill Bradley for President, Inc. are not tax deductible.

This life stage proposal will allow the three parts of our society to do what they do best. The private sector will do what it does best - provide healthcare insurance for Americans. Community organizations and communities will do what they do best - help build the strong networks locally to provide good health for Americans. And government will do what it has a fundamental responsibility to do - protect the well being of its citizens.

That's the proposal.

I believe it is irresponsible to commit to new programs without also laying the costs before the public so that we can decide together how to pay for them. The healthcare specialists I have consulted estimate that my proposals will cost \$35 - \$45 billion for children and adults, \$10 billion for drug benefits for the elderly, \$6.5 billion for tax exclusions, \$2 billion for public health initiatives. That is a great deal of money, but a campaign proposal without a price tag is just another politician's promise.

With the imaginative use of new technologies, we are already finding new cost savings within the system. We must step out of the old box that says either we raise taxes or cut benefits in order to control costs. Instead, we need to think most creatively about how to use our resources. Understand that of the roughly \$1 trillion spent on healthcare in 1998, \$250 billion are related to the delivery of unnecessary care, redundant tests, and the excessive administrative costs.

Imagine a world where the Internet replaces all the filing cabinets and paper forms.

Imagine a world where the cost of retrieving information is near zero.

Imagine a world where doctors have good data, and make decisions that are both economically prudent and clinically valuable.

Imagine the future - where health care costs will be much lower.

In 1996, hospitals and doctors spent \$30-\$50 billion trying to get paid and insurance companies spent another \$30-\$50 billion trying not to pay. Many doctors are spending 2 to 3 hours a day on the phone, looking for approval to provide care, explaining a decision, or inquiring about reimbursement. It is ridiculous to spend so much time and money on personnel and equipment just to stay on top of all the different insurance requirements. Common sense and technology can change this.

Together, this waste and these administrative costs all add up to around \$300 billion. Our program would cost between \$50 and \$65 billion to make sure 95% of all Americans have health insurance.

We can get this right.

395 Pleasant Valley Way, West Orange, New Jersey 07052

Phone: (973) 731-2100 Facsimile: (973) 324-9213

www.billbradley.com

Paid for by Bill Bradley for President, Inc.

Contributions or gifts to Bill Bradley for President, Inc. are not tax deductible.

I think of healthcare as a good investment - in our productivity and our growth. But I do not justify it as only an investment. I ask for it as a fulfillment of the nation's responsibility to its people in the belief that in this country of such great power and unexampled wealth, no citizens should be denied the chance to seek help for illness - not as long as we have help to give.

I've talked in this campaign about the importance of government doing a few big things well. When it comes to America's health, this is not the time to be timid. It requires bold action and a national commitment, from the President on down, to make certain that every American has what should be a basic birthright. It is about who we are as a people and a nation, and what we can become.

During the Great Depression, when the people of my home town in Missouri were anxious about the health of the banking system, my father - the small town banker - would stack up piles of cash in the bank's glass window to reassure the people of the town that the bank had protected their deposits. We must reassure people today that healthcare will be there for them when they need it. And like my father, who never foreclosed on a mortgage during the depression, I want to assure Americans that their dreams of a better life for themselves and their children will not be foreclosed simply because they can't afford healthcare. That is my common sense dream for the America of the new millennium. It can happen.

Abraham Lincoln taught us that "the legitimate object of government is to do for a community of people whatever they need to have done, but cannot do at all, or cannot so well do, for themselves in their separate and individual capacities." Care for health is a legitimate and a necessary task for the government which has been designed to serve the people. By undertaking this task we have the opportunity to strike down barriers to that "pursuit of happiness" which is the unalienable right of every human being.

When Thomas Jefferson wrote those words into the Declaration of Independence, neither he nor those who gathered with him in that Pennsylvania summer could envision that their handful of sparse and isolated colonies would become the repository of almost unimaginable power and wealth. Yet no change in our circumstances has altered one phrase of those enduring principles, nor relieved us of the obligation they impose. Time has only expanded our capacity to protect those rights to which they dedicated a newborn nation. What we can now do, we should do now, so that we, like those [who] came before, can extend and enlarge the content of American liberty.

-XXX-

395 Pleasant Valley Way, West Orange, New Jersey 07052
Phone: (973) 731-2100 Facsimile: (973) 324-9213
www.billbradley.com

9

Paid for by Bill Bradley for President, Inc.
Contributions or gifts to Bill Bradley for President, Inc. are not tax deductible.

A Health Care Proposal from Bill Bradley

America's Health and America's System of Health Care

Bill Bradley's health care proposal is designed to revitalize America's approach to improving the health of its people. Its ultimate goal is to achieve the best possible health for all Americans, for their families and their communities. As a vital support for good health, the Bradley proposal calls for a fairer, simpler, and more effective system of health care. The Bradley proposal intends to restore trust in America's health care system.

The Health Care Proposal from Bill Bradley addresses the fact that there are 45 million Americans who are living without health care insurance and, thus, lack dependable access to essential health care services. It further addresses the quality of health care. The proposal is simple, fair, and comprehensive. It begins a national conversation on health care. It keeps what works for many Americans, while streamlining the parts of the system that are unnecessarily complex or inequitable. It clarifies federal and state roles by mainstreaming Medicaid into the private systems available to all Americans. It draws upon the strengths of both the public and private sectors. It recognizes that private health care will be the backbone of our health care system. It views health care as a shared priority and encourages individuals, families and communities, the private sector, and government to share the responsibility of improving health and health care. It invites America's public health system to be a primary catalyst of this movement and it will take vigorous steps to help contain health care costs.

The Bradley Proposal:

- Gives all Americans access to affordable health care
- Guarantees all children health care insurance
- Preserves Medicare and expands it with an optional prescription drug benefit for all seniors
- Creates a Medicare option for home and community-based coordinated care systems that is based on successful demonstration projects
- Invests in public health and prevention

Goals of the Bradley proposal are:

- Increase access, choice, affordability, and quality of care for all Americans
- Improve protections for patients and a consumer's right to know
- Maintain current insurance coverage systems that work for many people
- Build new approaches to health care so that people are no longer disadvantaged by race, ethnicity, gender, income, geography or health status
- Require access to equitable mental health services

395 Pleasant Valley Way, West Orange, New Jersey 07062

Phone: (973) 731-2100 Facsimile: (973) 324-9213

www.billbradley.com

3

Paid for by Bill Bradley for President, Inc.

Contributions or gifts to Bill Bradley for President, Inc. are not tax deductible.

First Stage - Children (Prenatal-18)

The Bradley proposal invests in the nation's children by requiring that all children be covered by health insurance from birth. In the Bradley proposal, there are two ways to insure children:

- enrollment in their parents' coverage
- enrollment in new federally-approved private insurance plans for children or families. These plans either currently exist or will develop under the Federal Employees Health Benefits Program (FEHBP).

Parents will select the health care plan for their children.

- For children living in households with annual incomes under \$32,800 for a family of four, the Bradley proposal will ensure that full premium payments (\$1200 per child) are made to the federally-approved health care plan that parents select.
- The subsidy depends only on income. This means that the same subsidy applies to children living in households under \$32,800 for a family of four, even if they remain in their parents' employer-sponsored or other kind of insurance coverage.
- For children living in households with annual incomes between \$32,800 (for a family of four) and \$49,200 (for a family of four), the selected health plan will receive a graduated portion of the full premium payment.
- All health care insurance premiums will be excluded from income, allowing everyone to have a tax break similar to the one provided to people with employer-provided insurance. This will be available whether you itemize or not.
- Children enrolled in Medicaid and/or CHIP will be fully subsidized under this new program.
- A national public-private commission that includes consumers will determine a comprehensive benefits package that will be similar to Medicaid benefits in most States.

The Bradley proposal will guarantee that 84% of the nation's currently 11 million uninsured children will receive either a full or partial subsidy. Parents of the remaining 16% will receive assistance through a tax break.

--MORE--

395 Pleasant Valley Way, West Orange, New Jersey 07052
Phone: (973) 731-2100 Facsimile: (973) 374-9213
www.billbradley.com

4

Paid for by Bill Bradley for President, Inc.
Contributions or gifts to Bill Bradley for President, Inc. are not tax deductible.

Second Stage - Adults (19-64)

The Bradley proposal assures access to affordable health care insurance for all adult Americans. The proposal creates new choices for those who are uninsured, those who find it difficult to obtain individual health insurance, the self-employed, or those who are dissatisfied with their current coverage. This proposal reflects the changing face of work and families in America. The keynotes of the proposal are choice and portability. It respects the importance of the employer-based system, while recognizing the increasing need for complementary systems.

All adults will have two options for their health care insurance:

- continue to participate in their current coverage,
- or participate, at group rates, in the various private insurance plans currently available to Members of Congress and 9 million federal employees around the country. This is known as the Federal Employees Health Benefits Program (FEHBP). A special needs pool will be established to assist those with greater than usual health care needs.

The Bradley proposal:

- Provides that for all adults with annual incomes below \$16,400 (for a family of four) and for all current Medicaid participants, full annual premium payments (\$1800) will be made to the plan selected.
- Provides that for all adults in families with annual incomes between \$16,400 and \$32,800 (for a family of four), partial premium payments will be made on a graduated basis to the plan selected.
- The subsidy of the adult's out-of-pocket cost of insurance depends only on income. That means it applies to eligible adults whether they obtain insurance through their employer, another means, or with participation in the federal employees program.
- All health care insurance premiums will be excluded from income, allowing everyone to have a tax break similar to the one provided to people with employer-provided insurance. This will be available whether you itemize or not.
- Retains the employer tax exclusion for health care benefits.
- Fully subsidizes prenatal care for all pregnant women with annual family incomes up to \$32,800 (for a family of four).

-MORE-

395 Pleasant Valley Way, West Orange, New Jersey 07062
Phone: (973) 731-2100 Facsimile: (973) 324-9213
www.billbradley.com

5

Paid for by Bill Bradley for President, Inc.
Contributions or gifts to Bill Bradley for President, Inc. are not tax deductible.

Third Stage - Medicare - Seniors (65+)

Medicare remains a federal guarantee at age 65. The Bradley proposal offers a new prescription drug benefit and creates a program of community and home-based coordinated care for more seniors. This program, which builds on successful Medicare demonstration projects, integrates medical and social services to help the elderly remain in their homes and communities. With these, family caregivers will no longer have to shoulder their burden alone. States will assume responsibility for institutional long-term care and assisting low-income elderly with their Medicare cost-sharing. The Federal government will maintain support for this effort.

The Bradley proposal:

- Adds an optional prescription drug benefit with a \$500 deductible, \$25 monthly premium and a 25% copay; encourages use of generic drugs whenever appropriate
- Uses pharmacy benefit managers to assure efficiencies and to provide education about the appropriate use of medications
- Expands the opportunities to join community care systems

--MORE--

395 Pleasant Valley Way, West Orange, New Jersey 07052
Phone: (973) 731-2100 Facsimile: (973) 324-9213
www.billbradley.com

6

Paid for by Bill Bradley for President, Inc.
Contributions or gifts to Bill Bradley for President, Inc. are not tax deductible.

Public Health/America's Health

The Bradley proposal relies on a broad understanding of what creates health. Many factors are involved. These include genetics, exposure to viruses, toxins and bacteria, environment, behavior and lifestyle, community, even income inequality.

The Bradley proposal invigorates the public health system to collaborate with states and local communities to:

- Strengthen the public health infrastructure
- Create healthy environments for the 21st century
- Emphasize health education in traditional and innovative ways with the Internet

Program Costs:

Annual total program costs:

\$55-65 Billion

(Estimated costs by category)

- Subsidies for premium support:
- Tax cut:
- Prescription Drug Benefit:
- Public Health:

\$38 - 46 Billion

\$5 - 7 Billion

\$10 Billion

\$2 Billion

These cost estimates do not include savings from the application of information technologies to medical payments and records or from the appropriate reduction in practice variation. Estimated savings from these and other cost-containment measures in the proposal are \$30 billion.

-XXX-

395 Pleasant Valley Way, West Orange, New Jersey 07052

Phone: (973) 731-2100 Facsimile: (973) 324-9213

www.billbradley.com

Paid for by Bill Bradley for President, Inc.

Contributions or gifts to Bill Bradley for President, Inc. are not tax deductible.

Let's Social's
Have you seen this
from Betty Ann (R) 17.601.274?
Can we use it this weekend?

SUNDAY, JANUARY 9, 2000 M5

Commentary

lean

thers die in cus-
can pin wild
it never has to
or try to prove

Zargar, another
arrested in 1992
he "chief com-
roup called the

rrrested another
r, and accused
y chief" of the

ng his arrest to
announced Mo-
killed in an en-
rest." It was an
todial assassina-
the Indian press
y International.
y languished in
until his release

s dead "deputy"
e don't know if
ts or just Kash-
an government

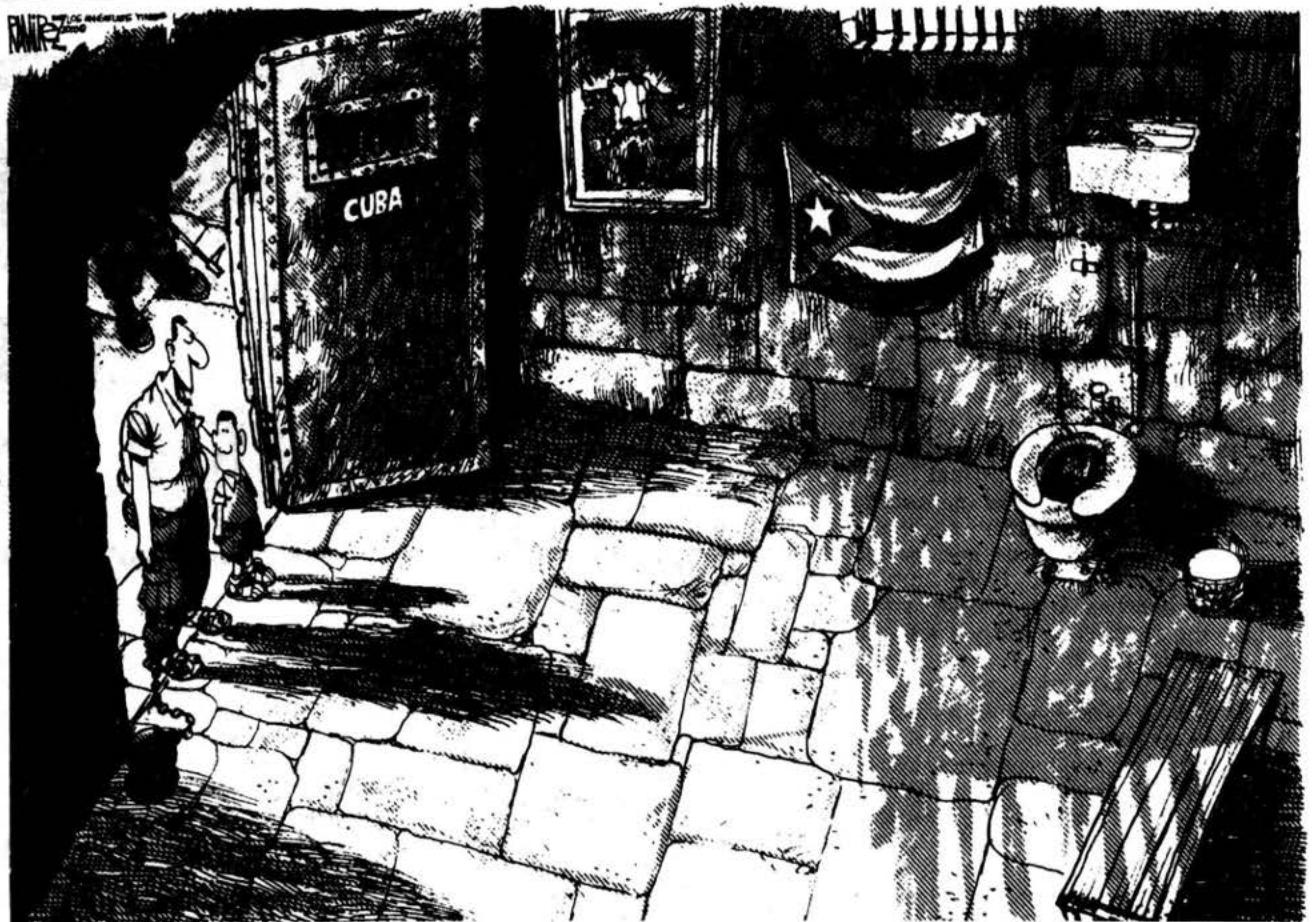
afghani, also im-
ge for several
ne "while trying
-security prison.
otivated this hi-
urces in the In-

nded Afghani's
of his colleague,
whom they may
e next person to
e."

g questions, such
s people or locks
nout due process,
guishable from a
r when a state in-
eadily violence
ent alike, would it
d against itself as
rational and dan-
say, hijacking a

vent international
be trying to pre-

MICHAEL RAMIREZ



"Yes, Elian, someday all this will be yours . . ."

PERSPECTIVE ON HEALTH CARE

Bradley's Plan Is a Loss for Seniors



His proposal to shift
the burden of long-
term care to the states
leaves problems
unsolved.

By BETSY MCCAUGHEY ROSS

cost of long-term care on
their own. "The feds would
love to get rid of long-term
care, because it is the
800-pound gorilla of social
problems," explains Stephen
A. Moses, president of the
Center for Long-Term Care
Financing, a senior advocacy
group in Seattle. Moses ex-
pects huge resistance to Brad-

real breakthroughs in the past decade.
The plan removes the poor from state
Medicaid programs and "mainstreams"
them into the Federal Employee
Health Benefit Program, which cur-
rently offers federal workers and mem-
bers of Congress a choice of commer-
cial health plans. Many state officials
consider the proposal naive. Commer-
cial plans are reluctant to adapt to
Medicaid patients' needs. These plans

an government

Afghani, also im-
ge for several
ne "while trying
security prison.
otivated this hi-
urces in the In-

nded Afghani's
of his colleague,
whom they may
e next person to
e."

3 questions, such
people or locks
out due process,
uishable from a
when a state in-
eadily violence
nt alike, would it
against itself as
ational and dan-
say, hijacking a

ent international
e trying to pre-
tional law by the
ergetically as we
rs?

uestions might
tate Department
working with
ional terrorism."

ian citizen, is a
ambridge, Mass.
nell.edu.

ent

alternatives to
ffenders. Treat-
ts less.

also an expres-
l divide in this
ns and Latinos
te percentage of
drug offenders
slapped on the
ie black popula-
in jail. Almost
merican American
al are in prison.
Locked up for
s are disenfran-
their families,
yes.

lay on people's
hard or clever.
is became the
in the South by
code for racial
ught it easier to
strikes and life-
laws on crack
sentences, ma-
the death pen-
campaign ads
enough to gov-
d even as they



"Yes, Elian, someday all this will be yours . . ."

PHOTOCOPY
PRESERVATION

PERSPECTIVE ON HEALTH CARE

Bradley's Plan Is a Loss for Seniors



**His proposal to shift
the burden of long-
term care to the states
leaves problems
unsolved.**

By **BETSY MCCAUGHEY ROSS**

For weeks, presidential contender Bill Bradley's health plan has been hailed as a big, bold alternative to fellow Democrat Al Gore's timid, piecemeal reform. Newsweek called Bradley "an intellectual who is not afraid to think big." Big ideas demand scrutiny.

Most people assume that seniors are covered by Medicare, the federal program for the elderly. But Medicare doesn't pay for long-term care beyond a few days. The average stay in a nursing home is well over two years and costs about \$41,000 a year. Few seniors have the money to pay or the long-term care insurance to cover it. The only safety net for them is Medicaid, a federal/state health program for the poor. Bradley's proposal would eliminate federal support for seniors in nursing homes.

Currently, even middle-class seniors who own homes often are eligible for long-term care assistance under Medicaid. Liberal state rules allow them to deduct enormous medical costs from their income in order to qualify as "medically needy." Some people deplore Medicaid for the middle class as a gravy train; others consider it a well-deserved benefit for the elderly who have paid taxes and would be wiped out financially by nursing home bills. Either way, there's no question that Medicaid is important to many seniors. Two-thirds of nursing home residents are on it.

Right now, the federal government and the states share the cost of all Medicaid programs, including health care for the poor and long-term care for the elderly. Bradley proposes a swap. Under his plan, the federal government assumes the total cost of enrolling low-income people in health plans, letting the states off the hook entirely. In return, the states would bear the total

cost of long-term care on their own. "The feds would love to get rid of long-term care, because it is the 800-pound gorilla of social problems," explains Stephen A. Moses, president of the Center for Long-Term Care Financing, a senior advocacy group in Seattle. Moses expects huge resistance to Bradley's proposal once state officials and seniors wake up to it.

Medicaid spending on long-term care is predicted to increase rapidly. John Powell, executive director of the nationwide Seniors Coalition, calls Bradley's proposal "a recipe for disaster" because of the large numbers of people over 85, who are the primary users of nursing home care. Hardest hit would be poor states like Arkansas, which now get more than 80% of long-term care and health care for the poor paid by the federal government, and states with rapidly aging populations such as Florida, Pennsylvania, Rhode Island and Iowa.

There is no question that the current system needs changing. Easy access to Medicaid assistance has anesthetized the public to cost and the need to save for old age. Because Medicaid generally will pay for nursing homes but not assisted living and other care, there is a perverse incentive for over-institutionalization. Too many people deteriorate in nursing homes who would do better in assisted living or adult day care at lower cost, if they could get the public to help pay.

One answer might be to make Medicaid assistance a loan rather than an entitlement for middle-class seniors and, at the same time, allow them greater flexibility in choosing between a nursing home and another kind of care. In exchange for picking up the tab, Medicaid would be reimbursed later out of their estates. That could replenish Medicaid coffers to help people who are truly needy.

Financing long-term care is one of the most formidable problems looming ahead, but Bradley's plan dumps it on the states rather than solving it. At the same time, Bradley's plan takes the states out of the business of health care for the poor, where they have made

real breakthroughs in the past decade. The plan removes the poor from state Medicaid programs and "mainstreams" them into the Federal Employee Health Benefit Program, which currently offers federal workers and members of Congress a choice of commercial health plans. Many state officials consider the proposal naive. Commercial plans are reluctant to adapt to Medicaid patients' needs. These plans have too few doctors in poorer neighborhoods; avoid covering costly, high-risk patients; and pull out at the first sign that costs are eating into profits. What is clear here is Bradley's lack of experience in dealing with some of the toughest issues facing state governments.

Where faint-hearted insurance companies have fallen short serving the poor, inner-city hospitals have filled the gap by operating out-patient clinics that provide accessible care in return for much needed Medicaid revenue for the hospitals. Bradley spokeswoman Marcia Aronoff says clinics would get paid better and more reliably by big commercial health plans than by the state bureaucracy. Not so, says Dr. Allen J. Hyman of New York-Presbyterian Medical Center—a Bradley supporter: "I'd rather negotiate with Albany than with Aetna-U.S. Healthcare any day."

Some parts of Bradley's plan deserve high marks. His proposal to make premiums tax-deductible for everyone is sure to make health insurance cheaper and encourage more people to get insurance. Everyone would be buying with pretax dollars, just as employees of large companies already do.

The trade-offs, however, are substantial. It is astonishing that a centerpiece health plan offered by the candidate deemed a big thinker would receive so little scrutiny by the press or even his opponent. If the Bradley plan continues to be hailed as a big, bold policy idea and true to the principles of the Democratic Party without any discussion of what it actually means, many people have a lot to lose. Starting with seniors.

Betsy McCaughey Ross is a senior fellow at the Hudson Institute and former lieutenant governor of New York. E-mail: betsymross@aol.com.

Inside Politics

Gore Makes CHIP Cornerstone of his Health Care Agenda

Aired December 10, 1999 - 5:10 p.m. ET

THIS IS A RUSH TRANSCRIPT. THIS COPY MAY NOT BE IN ITS FINAL FORM AND MAY BE UPDATED.

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)

TO ORDER A VIDEO OF THIS TRANSCRIPT, PLEASE CALL 800-CNN-NEWS OR USE OUR SECURE ONLINE ORDER FORM LOCATED AT www.fdch.com

(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)

TO ORDER A VIDEO OF THIS TRANSCRIPT, PLEASE CALL 800-CNN-NEWS OR USE OUR SECURE ONLINE ORDER FORM LOCATED AT www.fdcch.com

***NEWS COVERAGE
OF THE
VICE PRESIDENT'S
HEALTH CARE PROPOSAL***



***Wednesday, September 8, 1999
Los Angeles, California***

Produced by OVP Press
Room 274 OEOP (ext. 6-7035)

The Daily News Report of the Vice President is prepared to bring news items of interest to the attention of key personnel for their use in their official capacities. It is not intended to substitute for newspapers and periodicals as a means of keeping informed about the meaning and impact of news developments. Use of these articles does not reflect official endorsement. Further reproduction for private use or gain is subject to original copyright restrictions.

Copyright 1999 National Broadcasting Co. Inc.
NBC News Transcripts

SHOW: NBC NIGHTLY NEWS (6:30 PM ET)

September 7, 1999, Tuesday

HEADLINE: AL GORE PROPOSES HEALTH CARE FOR NATION'S CHILDREN

ANCHORS: TOM BROKAW

REPORTERS: CLAIRE SHIPMAN

BODY:

TOM BROKAW, anchor:

Vice President Al Gore, today, borrowed a page from an old Clinton campaign handbook when he promised health insurance for millions of Americans who don't have it. But as NBC's Claire Shipman tells us now, he didn't go quite as far as the president and the first lady. Claire:

CLAIRE SHIPMAN reporting:

Tom, this is one of the vice president's costliest campaign proposals. The centerpiece? A promise to give every child in this country health insurance. But what it doesn't do is attempt to overhaul the system, which of course, backfired on Bill Clinton in 1993.

Vice President AL GORE: I will ensure that by the year 2005, every single child in our country has full access to fully affordable health care coverage.

SHIPMAN: Gore's proposal would let more people participate in a government program which offers low-income families insurance for their children. If people earn too much money to qualify but still need insurance, they can buy in. Parents in low-income families would become eligible for insurance, too. And anyone earning up to \$ 100,000 who has to buy an individual policy or buy into a government program would get a tax break. Gore also supports allowing people to buy into Medicare 10 years early, at age 55, if they have no other insurance. Health care experts call it practical.

Mr. RON POLLACK (Families USA): It builds on programs that already exist and seem to work well.

SHIPMAN: Gore won't name the cost, but he says he can pay for it.

Vice Pres. GORE: Later in the campaign, all of the proposals that I have put forward will be integrated into a balanced budget.

SHIPMAN: But with experts estimating a cost for this program of between 30 and \$ 50 billion over five years, many are eager to see just how he'll make it all add up. Tom:

BROKAW: Thanks very much. NBC's Claire Shipman tonight covering the Al Gore campaign.

Up next, NBC NEWS IN DEPTH: As millions of kids go back to school, are their teachers really prepared to teach them?

Mr. BOB SCHWARTZ: Most American elementary and middle school teachers don't know enough math to teach it effectively at the level we now expect.

BROKAW: SAVING OUR SCHOOLS, a special series: What can be done to teach the teachers?

And later, THE FAMILY, checking off that grocery list on the Internet. Does food shopping online really work?

NBC News Transcripts

SHOW: TODAY (7:00 AM ET)

September 7, 1999, Tuesday

LENGTH: 276 words

**HEADLINE: VICE PRESIDENT AL GORE PROPOSING HEALTH INSURANCE
POLICY FOR EVERY CHILD**

ANCHORS: ANN CURRY

REPORTERS: CLAIRE SHIPMAN

BODY:

ANN CURRY, anchor:

Today Vice President Al Gore will make a proposal that will affect most families in the US. He wants to offer health insurance to every child. NBC's Claire Shipman has details now.

CLAIRE SHIPMAN reporting:

Al Gore is starting his fall campaign season with a major and costly policy proposal, targeting the 15 percent of Americans without health insurance. The centerpiece? Health coverage for every child in the nation by the year 2005. Eleven million are uninsured right now. Gore's proposal would expand a current federal state partnership, called CHIP, which offers insurance to children whose families earn up to twice the poverty level. Gore would raise that cutoff to two and a half times the poverty level or \$ 43,000 for a family of four. He'd also allow families with higher incomes to buy into the program for their children at a reasonable cost, and give financial incentives to states to get children enrolled. Right now, up to four million eligible children don't participate. And he'd offer significantly subsidized insurance to the parents of children who qualify for the CHIP program. Experts say the plan is solid, and that focusing on kids is smart.

Mr. ED HOWARD (Alliance for Health Reform): It really makes a difference. Kids without insurance don't get a regular source of care. They don't get care for chronic conditions like asthma, they don't get the right intervention with conditions like earaches that turn into infections.

SHIPMAN: Gore's plan also includes help for uninsured adults. But none of this will be cheap, say experts, at least \$ 30 billion over five years. The vice president says he can pay for it and provide a balanced budget, something his staff says he intends to do in the coming months. Claire Shipman, NBC News, Los Angeles.

LANGUAGE: English

Copyright 1999 Burrelle's Information Services
CBS News Transcripts

<=1> View Related Topics

SHOW: CBS THIS MORNING (7:00 AM ET)

September 7, 1999, Tuesday

TYPE: Newscast

LENGTH: 69 words

**HEADLINE: VICE PRESIDENT AL GORE REPORTEDLY PLANNING TO
UNVEIL NEW
HEALTH-CARE PROPOSAL TODAY**

ANCHORS: THALIA ASSURAS

BODY:

THALIA ASSURAS, co-host:

Vice President Al Gore reportedly plans to unveil a new health-care proposal today. In an interview with USA Today, the presidential hopeful said his plan will provide coverage to the nation's almost 11 million uninsured children by the year 2005. Gore also picked up an endorsement from Iowa Senator Tom Harkin on Monday. Voting starts at the Iowa caucuses early next year.

WITH NO. 58, SOSA CLOSE TO HISTORY
COULD BECOME FIRST PLAYER TO HIT 60 HRs IN TWO SEASONS, 1C

PEIN STATE VAULTS PAST TENNESSEE FOR NO. 2 SPOT IN POLL
COLLEGE FOOTBALL, 1,7,5,17C

THE NATION'S NEWSPAPER

USA TODAY

CONTINUED IN THE USA TODAY FIRST IN DAILY READERS

ARE WE DOWN ON DRESSING UP? Cover Story, 1B

CASUAL FRIDAYS STARTED THE TREND, BUT WHERE WILL IT END? EVEN THE OPERA HAS GIVEN UP ON A DRESS CODE

TUESDAY

TUESDAY, SEPTEMBER 7, 1999

NEWSLINE

ASIA STOCKS: Japan's Nikkei average is down 44 points to 17,113 midday; yen is 118.05 per dollar. Hong Kong's Hang Seng index is up 21 points to 13,416 early today.

FUGITIVE FINANCIER: Martin Frankel, Connecticut man accused of embezzling millions, is jailed in Germany as U.S. prosecutors prepare extradition request, 3A.

20 things you don't know about ESPN

The all-sports cable TV phenomenon turns 20 today. Anybody know what the letters ESPN stand for? 3C.

GOOD RIDDANCE DENNIS: The mid-Atlantic storm that just wouldn't go away finally heads for the coast, bringing out as well as warning down tourists, coastal residents and their beaches, 3A.

CONFLICTING CLINTONS: President Clinton and first lady are on cutting edge of politics. Poetess Rita Mae Brown is first but not last example of president's policies affecting wife's Senate campaign, 4A.

TV TITANS: Comedian Jerry Lewis falls ill during telethon, but raises record \$3.1 million for muscular dystrophy; icons of doctors stand firm for basic, 2D.

TODAY'S DEBATE: Educational leaders, in USA TODAY's opinion, "Tremendous to boost across schools to corporate workers kids," 5A.

MONEY: Stock market's roller coaster ride expected to continue into third quarter, 1B.

SPORTS: Lindsay Davenport advances in U.S. Open; McEnroe might be next Davis Cup captain, Tennis, 11C.

LIFE: Movies reel in estimated record of \$2.78 billion this weekend; highlights of the weekend, 1A, 2D.

COMING FRIDAY

NFL Bonus Section

USA TODAY's guide to the 1999 football season with schedules, rosters and more, as well as a look at the two-time defending Super Bowl champion Denver Broncos. Is a free-play ahead? Can their new quarterback Brian Griese, left, take them all the way?

Written by John O. Buckley

USA TODAY

Crossword 80
Editorial/Opinion 16-17A
Lottery 90
Marketplace Today 90
State-by-state 9A
TV listings 6A

©COPYRIGHT 1999 USA TODAY, a division of Gannett Co., Inc.
Subscriptions, customer service: 1-800-USA-0001

Gore to unveil health plan

Speech to offer specifics as Bradley prepares challenge



THE NEW FACE OF AMERICA

COVER STORY

Blended races making a true melting pot

By Maria Puente and Maria Kalisderi
USA TODAY

In the future, lots of us will be like Mariah Carey. Or Jennifer Lopez. Or Tiger Woods.

There's no guarantee we'll look that good, of course, or stay that well, but we're able to drive a golf ball 350 yards.

But in the next century more Americans are going to be black, white and Hispanic, like singer Carey and TV news anchor O'Brien. Or black, white, American Indian and Asian, like golfer Tiger Woods.

As a new millennium begins, America is set to become more a nation of blended races and ethnic groups than it has ever been. Or at least that's the picture that emerges from the population projections made for the next century by the U.S. Census Bureau, by officials in individual states and by demographers like Barry Edmonstone of Portland State University in Oregon and Jeff Pundak of the Urban Institute, a Washington, D.C., think tank.

By 2050, Pundak and Edmonstone's calculations suggest, the percentage of the U.S. population that claims mixed ancestry — meaning some combination of black, white, Hispanic and Asian — will be triple, to 21%.

While some groups the rates will be even higher:

Please see COVER STORY Page 13A, B

By Susan Page
USA TODAY

WASHINGTON — Vice President Al Gore will unveil a health care proposal today that promises to offer affordable coverage to the nation's nearly 11 million uninsured children by 2003, marking a new campaign season of specific policy prescriptions by presidential contenders.

Gore's speech in Los Angeles comes one day before Democratic rival Bill Bradley formally declares his candidacy in his hometown of Crystal City, Mo., and a few days after Republican front-runner George W. Bush outlined his support for school vouchers in an address to the Latino Business Expo in Los Angeles.

After a summer focused in large part on budget-balancing and a no-nonsense straw poll, leading candidates are now preparing policy addresses on topics from tax cuts to China. The writing starts with the opening Iowa caucus early next year, and the major-party nominations probably will be decided by mid-March.

In a televised interview with USA TODAY, Gore said he would make affordable health insurance available for all children and "put us on the road to affordable coverage for 23 million uninsured adults. He said his plan also would improve coverage for those who have it.

But he declined to explain what today's speech bore its plan would work, how much it would cost and how it would be paid for — concerns that have undermined the intentions of previous policymakers.

Gore said he wouldn't repeat the mistakes of the Clinton administration's sweeping 1994 overhaul, which failed in Congress.

"Instead of turning the current system, which now insures 65 million Americans, on its head in order to extend coverage to the rest, the plan I will outline on Tuesday will strengthen existing coverage and focus like a laser on the remaining 15%, those without coverage," Gore said.

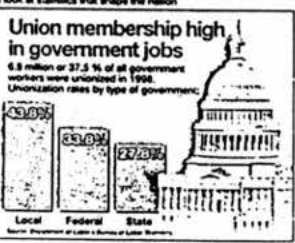
The vice president also defended his handling of U.S. relations with Russia against criticism that he did too little to address broad allegations.

"I believe it was wise to move quickly to privatize the Russian economy even though I understood it would lead to a turbulent economic transition," he said. "I believed the U.S. needed to do all it could to turn the bridge that had led back to communism."

► Gore interview, 2A
► McCain the maverick, 8A

USA SNAPSHOTS®

A look at statistics that shape the nation



Swamped workers switch to 'unlisted' e-mails

By Stephanie Armour
USA TODAY

In a high-tech version of unsolicited phone numbers, employers are getting private e-mail addresses they share only with special clients, contacts or friends.

The move toward confidential e-mail addresses — still limited to all but a select few — is booming as more workers struggle to manage a deluge of unwanted messages at their "regular" e-mail address.

"The new sign of status is if you have someone's elite e-mail," says Andrew Gilman, president at CommCare Consulting Group, a Washington D.C.-based communication and training firm. "E-mail is going through an evolution, and that is the next step."

Workers are using the semi-secret addresses to:

- Distribute confidential e-mail. More than 90% of Internet users get just e-mail, known as spam, at least weekly, based on a report by the Gartner Group at Stamford, Conn. The Federal Trade Commission gets up to 4,500 complaints a day about unsolicited e-mail.
- That's partly why Jay Eisenbender of Offroad Capital sent three e-mail addresses at his San Francisco investment firm. "It works well," Eisenbender says. "The others take a back seat to my confidential e-mail."
- Keep organized. Using addresses for specific purposes eases confusion.
- Says Randy Bennett, CEO of Professional Bull Riders in Colorado Springs, Colo., who keeps one e-mail just for personal correspondence. "It's seldom given it out. It gives me an opportunity to keep my business and personal life separate."
- Save time. Workers don't have to waste through a slew of irrelevant messages.
- "It's easier than going through all the e-mail," says Earl Piment, a business development manager at RUCS, San Jose, Calif.-based software development firm, who relies on two e-mail accounts.
- While keeping track of multiple passwords or e-mail boxes can be a hassle, many workers say the headaches are worth it.
- "You have to have a strategy. I have an e-mail that I only deliver to certain people," says Susan Purcell, who is CEO and founder of eCook.com, a Brunswick, Maine, cooking site. "Otherwise, it's crap."

All the Money you want Up-to-the-minute

www.usatoday.com

Gore to unveil health plan

Speech to offer specifics as Bradley prepares challenge

By Susan Page
USA TODAY A1

WASHINGTON — Vice President Al Gore will unveil a health care proposal today that promises to offer affordable coverage to the nation's nearly 11 million uninsured children by 2005, marking a new campaign season of specific policy prescriptions by presidential contenders.

Gore's speech in Los Angeles comes one day before Democratic rival Bill Bradley formally declares his candidacy in his hometown of Crystal City, Mo., and a few days after Republican front-runner George W. Bush outlined his support for school vouchers in an address to the Latino Business Expo in Los Angeles.

After a summer focused in large part on fund-raising prowess and a nonbinding straw poll, leading candidates are now preparing policy addresses on topics from tax cuts to China. The wedge starts with the opening Iowa caucuses early next year, and the major-party nominations probably will be decided by mid-March.

In a weekend interview with USA TODAY, Gore said he would make affordable health insurance available for all children and put us on the road for affordable coverage for 33 million uninsured adults. He said his plan also would improve coverage for those who have it.

But he declined to explain until today's speech how his plan would work, how much it would cost and how it would be paid for — concerns that have undermined the intentions of previous policymakers.

Gore said he wouldn't repeat the mistakes of the Clinton administration's sweeping 1994 overhaul, which failed in Congress.

"Instead of turning the current system, which now insures 85% of Americans, on its head in order to extend coverage to the rest, the plan I will outline on Tuesday will strengthen existing coverage and focus like a laser on the remaining 15%, those without coverage," Gore said.

The vice president also defended his handling of U.S. relations with Russia against criticism that he did too little to address fraud allegations.

"I believe it was wise to move quickly to privatize (the Russian economy) even though I understood it would lead to a turbulent economic transition," he said. "I believed the U.S. needed to do all it could to burn the bridges that would lead back to communism."

Swamped workers switch to 'unlisted' e-mails

By Stephanie Armour
USA TODAY

A1

In a high-tech version of unlisted phone numbers, employees are getting private e-mail addresses they share only with special clients, contacts or friends.

The move toward confidential e-mail addresses — off-limits to all but a select few — is booming as more workers struggle to manage a deluge of unwanted messages at their "regular" e-mail address.

The new sign of status is if

"I have an e-mail that I only disclose to certain people. Otherwise it's crazy." — Susan Purcell, cooking Web site founder

you have someone's elite e-mail," says Andrew Gilman, president at CommCore Consulting Group, a Washington D.C.-based communication and training firm. "E-mail is going through an evolution, and this is the next step."

Workers are using the semi-secret addresses to:

► Dodge unwanted e-mail. More than 90% of Internet us-

ers get junk e-mail, known as spam, at least weekly, based on a report by the Gartner Group of Stamford, Conn. The Federal Trade Commission gets up to 4,500 complaints a day about unsolicited e-mail.

That's partly why Jay Einbender of OffRoad Capital uses three e-mail addresses at his San Francisco investment firm. "It works well," Einbender

says. "The others take a backseat to my confidential e-mail."

► Keep organized. Using addresses for specific purposes eases confusion.

Says Randy Bernard, CEO of Professional Bull Riders in Colorado Springs, Colo., who keeps one e-mail just for personal correspondence: "I'll seldom give it out. It gives me an opportunity to keep my business and personal life separate."

► Save time. Workers don't have to wade through a slew of frivolous messages.

"It's easier than going

through all the e-mail," says Earl Pennell, a business development manager at HyCD, a San Jose, Calif.-based software development firm, who relies on two e-mail accounts.

While keeping track of multiple passwords or e-mail boxes can be a hassle, many workers say the headaches are worth it.

"You have to have a strategy. I have an e-mail that I only disclose to certain people," says Susan Purcell, who is CEO and founder of ucook.com, a Brunswick, Maine, cooking site. "Otherwise, it's crazy."

Gore Pledges A Health Plan For Every Child

By ROBERT PEAR

LOS ANGELES, Sept. 7 — Vice President Al Gore proposed today to guarantee access to affordable health insurance for all children by 2005, expanding on a program enacted two years ago that he conceded had had limited success so far.

Mr. Gore acknowledged that the number of Americans without health coverage had increased steadily since he and President Clinton took office. But in a speech at Children's Hospital of Los Angeles, in Hollywood, he said, "If you elect me President, I will insure that by the year 2005, every single child in our country has full access to fully affordable health coverage." Nearly 11 million children are now uninsured.

When Congress created the Children's Health Insurance Program in 1997, it gave the states billions of dollars and considerable flexibility in how the money could be used. Mr. Gore said he would expand eligibility for the program by increasing the limits on family income and by allowing some parents to enroll with their children. In addition, he would impose financial penalties on states that fail to meet Federal targets for the enrollment of children, while offering bonuses for states that meet the goals.

The Administration said in July that 1.3 million children had been enrolled in the children's insurance program. Mr. Clinton said that he would have expected at least three million by now and that he was therefore "a little disappointed."

Aides to Mr. Gore said his proposals, taken together, could provide coverage for 11 million to 15 million Americans, most of them children. The number of people without health insurance has been climbing in the last decade and now exceeds 43 million.

The goal of offering affordable health insurance to all children, though ambitious, is modest by comparison with Mr. Clinton's original plan to guarantee health insurance for all Americans.

"We have all learned that we cannot overhaul the system in one fell swoop," Mr. Gore said in underlining the differences between his approach and the grand schemes devised in 1993 by the President and Hillary Rodham Clinton.

He also took a dig at the leading candidate for the Republican Presidential nomination, Gov. George W. Bush of Texas, noting that one-fourth of the children in that state lack insurance — a higher proportion than in almost any other state.

While focusing on children, Mr. Gore offered several proposals today to increase coverage of adults, too. He proposed a new tax credit to offset 25 percent of the cost of health insurance purchased by individuals who have no access to employer-sponsored coverage.

"Today, companies that provide coverage get a tax break," Mr. Gore said. "But not individuals who have to get coverage on their own. That's just not fair, and we have to change it."

Many Republicans in Congress agree.

In addition, Mr. Gore's proposal to expand the Children's Health Insurance Program, created in 1997, would extend coverage to the seven million uninsured adults whose children are eligible for either Medicaid or the new children's program.

The logic of the proposal is simple. Most uninsured children come from families in which the parents are themselves uninsured. But Mr.

Gore's proposal raises a question of equity and fairness: Why should the Government provide subsidized health insurance to adults with children while denying it to adults of working age without children?

Mr. Gore did not say how much his proposals would cost or how he would pay for them. Chris Lehane, a spokesman for the Vice President, said, "This will be done in the context of a balanced budget, and we'll put out a detailed budget proposal later, but we have no price tag right now."

Health-care experts said the cost of Mr. Gore's proposals would almost surely exceed \$24 billion over five years — the amount appropriated by Congress to cover a maximum of five million youngsters in the new health program for children.

Administration officials have chided Congress and governors for not doing more to increase health insurance coverage. But this is a tricky issue for Mr. Gore, because the Clinton-Gore Administration shares responsibility for the failure to fulfill the promise of programs already enacted at the President's request.

Despite a vibrant economy, Mr. Gore said today, the number of Americans without health insurance has been growing by about a million a year.

This is "one of the few social indicators that have not improved under the strong Clinton-Gore economy," says a new paper on health policy prepared by the Gore campaign. Even though Congress has created and expanded several health programs, enrollment has been "woefully inadequate," the document says.

White House officials have known for several years that at least four million children eligible for Medicaid were not enrolled, and there is no evidence that this number has gone down, despite many efforts and exhortations by Federal officials in Washington.

Mr. Gore repeated Administration proposals to define the rights of patients in health maintenance organizations, to establish new prescription drug benefits under Medicare and to provide a modest tax credit for the cost of nursing home care. But the focus of his speech was on uninsured children, and Mr. Gore offered these ideas to deal with the problem:

¶The Federal Government should impose financial penalties on states that do not meet Federal targets for enrolling youngsters in Medicaid and in the new health program for children. At the same time, the Government would pay bonuses to states that meet their goals. (Mr. Gore said this would make states accountable for their performance. But critics said it would reward states that are succeeding, at the expense of states that are struggling.)

¶States could expand eligibility for the new Children's Health Insurance Program, so families with incomes up to 2.5 times the official poverty level could qualify. In most states, the ceiling on family income is set at twice the poverty level. For a family of four, the poverty level this year is \$16,700.

¶More affluent families should be allowed to buy insurance coverage for youngsters through Medicaid or the new children's health program if the parents work for companies that do not provide health benefits. Such families would have to pay the full premium, but this would often be a bargain compared with prices in the private market, because large government programs have much greater purchasing power than individuals. The Gore campaign said there were more than two million unin-

1/2

The New York Times

WEDNESDAY, SEPTEMBER 8, 1999

Excerpts From Gore's Speech on Care

Following are excerpts from an address on health care yesterday by Vice President Al Gore at the Children's Hospital of Los Angeles, as recorded by The New York Times:

For more than 50 years we have been engaged in a battle to provide the kind of health care a great nation owes its people. Now after that long century of effort, conflict and concern, it is time to move past theoretical and philosophical divisions beyond a sterile debate about labels and abstractions to ask what we can do now to take concrete, specific, realistic steps to improve health coverage for all of the American people.

Today I'm proposing and with your help as President, I will fight for a series of steps to do just that. We must and we can insure a set of rights so that all Americans can have health coverage and actually get the care they are — all Americans who have health coverage, will get the care they are entitled to. We must and we can secure access to affordable quality health care for every child in the entire country by the year 2005. Join with me and we will do that. We must and we can move toward access to affordable, quality health care for every American family.

This is a fundamentally different approach. We have all learned that we cannot overhaul the system in one fell swoop. Experience has taught us that there is a way to keep what is right while fixing what is wrong with American health care.

The focus of my proposal is health care for working families. It will put doctors and patients in charge, not H.M.O.'s and insurance companies. The steps that I'm proposing here today will guarantee access to affordable health coverage for every child in America and will provide health-care options for millions more adults. But let me be clear. We cannot rest until every single American has affordable health coverage....

Some will argue that greater access to health care is a luxury we can't afford even as they covet our record surplus for the special interests and propose to blow it on a risky tax scheme that would drive us right back into spiraling Federal deficits. For more than two decades I have seen the struggle between working families and special interests. The tobacco lobby, the gun lobby, those who stood against the Family Leave Bill I co-sponsored in the Senate. We've had to fight them all and we're not about to stop now. Others will argue against reforming our health-care system carefully, realistically and step by step. Some of them will tell you that the only acceptable answer is a one-size-fits-all solution. But I believe Americans know better. They know, you and I know, we need visionary but practical change, change that can be enacted into law, change that works for working families, change that meets their cares and concerns, that respects the diversity of health-care needs. Our cause is working families. And in this campaign and in the years ahead, let's put their interests first, ahead of the special interests, ahead of anything.

This is a unique moment for our nation, for our people. Our economy is strong, indeed we are in the midst of the longest period of prosperity in our peacetime history. But we know that prosperity alone will not meet the challenges that we face in American health care. And as Harry Truman reminded us when he began this fight 50 years ago, in a time of prosperity, we can afford many things. But ill-health which can be prevented or cured is one thing we cannot afford.

We must use our prosperity now to bring new change to our health-care system, to make our families healthier and more hopeful for the new century ahead. That's the kind of change that works for working families. And that's why I'm running for President of the United States.

sured children in families with incomes exceeding 2.5 times the official poverty level.

Health-care experts said Mr. Gore's proposals would clearly help some working families, but might divert states from the task of finding and enrolling children who are already eligible for health benefits.

Mr. Gore would give states a bonus

for enrolling children in a program that already offers states a generous financial incentive to do just that. In the new Children's Health Insurance Program, as in Medicaid, the Federal Government and the states share the costs, but the Federal Government pays a larger share of the costs in the new program.

Some of Mr. Gore's proposals are

intended to restore health insurance for tens of thousands of children who lost coverage when their families were removed from the welfare rolls. In theory, most such children were still eligible for Medicaid, but their parents did not always realize it, and officials in some states improperly cut off health benefits along with cash assistance.

The New York Times

WEDNESDAY, SEPTEMBER 8, 1999

2/2

Gore Outlines Proposals on Health Care

Guaranteed Coverage For Children Is Pledged

By CECI CONNOLLY
and AMY GOLDSTEIN
Washington Post Staff Writers

Vice President Gore yesterday promised to guarantee access to health insurance for all children by 2005 as part of a campaign proposal that could extend coverage to as many as one-third of the 43 million Americans who are now uninsured.

In a major speech that laid out his vision of how to shape the nation's health care system, Gore also said that, if elected president, he would help parents and people over the age of 55 obtain coverage for the first time through the country's public insurance programs.

The vice president called for a new system of financial bonuses and penalties to help motivate states do a better job of locating the millions of children who qualify for—but are not enrolled in—Medicaid and the government's relatively new Children's Health Insurance Program. And he proposed a system of 25 percent tax breaks to make insurance more affordable to small businesses and people who need to buy it on their own.

"We must and we can move toward access to affordable, quality health care for every American family," Gore said at Children's Hospital of Los Angeles in the latest in a series of speeches aimed at burnishing a reputation for substantive policy proposals.

While he offered several new ideas, large parts of Gore's plan amount to a continuation of President Clinton's proposals, including initiatives to help disabled people keep their coverage if they return to work and to give tax breaks to Americans for long-term care.

Gore said he favors the administration's proposal to use the expected budget surpluses to keep Medicare from running out of money early in the next century, adding that he opposes the politically unpopular idea of making people wait longer before they can join the nation's health insurance program for the elderly. But, otherwise, he was remarkably silent on the health care issue vexing much of Washington: how to restructure Medicare so that it remains financially solvent well into the future.

In laying out his vision of the future of health care, Gore put the issue of access back on the political front-burner at a time when the ranks of the uninsured have been swelling by about 1 million each year. But he did so in a far more cautious manner than the health-care-for-all pitch that was a key theme of Bill Clinton's 1992 presidential campaign.

Indeed, Gore almost bragged about the limits of his proposal, though officials familiar with the details of the plan predicted that it would provide coverage to perhaps 15 million children and adults

currently without health insurance.

"We have all learned that we cannot overhaul the system in one fell swoop," Gore said, borrowing a line used recently by first lady Hillary Rodham Clinton, whose ambitious health reform plan faltered in 1994. "Experience has taught us that there is a way to keep what is right, while fixing what is wrong with American health care."

Generally, liberal and conservative health care advocates reacted favorably to the proposal. "In a period of incrementalism, this is a big deal and very practical," said Ron Pollack, executive director of Families USA, a health care advocacy group.

The ideas he described yesterday put Gore squarely in the middle of the leading presidential contenders. Bill Bradley, the only other Democrat in the race, says he will soon release a bolder and—almost certainly—more expensive plan that will call for universal access to insurance. "Millions of Americans have serious concerns about the availability of health care coverage and the quality of their care," Bradley said. "I'm glad to see that the vice president shares my belief that these concerns should be a top priority."

Texas Gov. George W. Bush and other Republicans have not offered detailed views on health care but in general have opposed the broad expansion of government programs. "The governor doesn't believe a large government solution is the answer to every problem," said spokeswoman Mindy Tucker, adding that Bush wants to increase enrollment by people who are eligible for existing government health programs.

In his speech, Gore singled out Texas for its large number of uninsured children, noting that one-quarter of them "are still out in the cold."

In a no-nonsense delivery that rarely deviated from the prepared text scrolling on his TeleProm-

Ter, Gore methodically made his case for "visionary but practical change." The vice president gave no clue as to how much his plan would cost, and aides said simply that all of Gore's campaign promises would be paid for within the context of a balanced budget.

As he has done with issues such as education, Gore is attempting to expand on the health care foundation laid by Clinton without radically departing from it. He reiterated his support for a "patients' bill of rights" that the administration wants Congress to adopt to protect people in managed care plans.

"I am not satisfied when life-or-death medical decisions are made by HMO bureaucrats at the other end of a telephone line," he said to applause from about 100 hospital officials and union members. "They don't have a license to practice medicine or a right to play God."

The newest ideas in Gore's plan are the constellation of proposals to extend health coverage to more of the nation's uninsured children and parents. He said the government should expand eligibility in the Children's Health Insurance Program by about 1 million youngsters, by raising the eligibility ceiling to about \$41,000 a year in income for a family of four. Families with higher incomes would be allowed to buy insurance through the program for about \$1,200 a year.

Created in a 1997 budget agreement between Congress and the White House, the \$24 billion program was intended to cover about half of the nation's 11 million uninsured children. But according to the most recent count, only 1.3 million are taking part.

Connolly reported from Los Angeles, Goldstein from Washington.

The Washington Post

WEDNESDAY, SEPTEMBER 8, 1999

Gore Places His Emphasis on Children As Part of New Health-Care Initiative

By JEANNE CUMMINGS

Staff Reporter of THE WALL STREET JOURNAL
WASHINGTON—Vice President Al Gore proposed tax credits for families and workers who must buy their own health insurance and financial bonuses for states that significantly increase the child health-care rolls as part of his new health-care initiative.

Unveiling the plan at Children's Hospital in Los Angeles yesterday, Mr. Gore vowed to take a "fundamentally different approach" to health-care reform than President Clinton did. "We have all learned that we cannot overhaul the system in one fell swoop," the vice president said. "Experience has taught us that there is a way to keep what is right, while fixing what is wrong with American health care."



Al Gore

Mr. Gore's initiatives primarily would build on those already introduced or adopted by the Clinton administration. But ultimately, he said, his goal as president would be to ensure that every child in the U.S. has access to quality health care by 2005.

Among his key proposals are:

- An expansion of the Children's Health Insurance Program, a federally funded state health-insurance program that pro-

vides coverage to children from lower-income families. Under the Gore plan, the program would be adjusted to apply to families earning as much as 250% of the poverty rate, or about \$41,000 for a family of four. About one million children would fall into the new category of coverage. The plan would also permit low-income parents to buy into the program. In addition, families that earn more than 250% of the poverty rate but don't have private health insurance would be allowed to buy into the program.

- A provision that would grant financial bonuses to states that meet child health-care enrollment targets and reductions in CHIP funding for those that fail to show progress. Federal studies have shown that millions of children eligible for government-assisted health care are not enrolled in the programs. Mr. Clinton recently unveiled a series of initiatives aimed at increasing enrollment that ranged from dispatching federal investigators to review state programs to sending letters to public-school principals. Mr. Gore would take those efforts a step further by including financial incentives.

- A new tax credit that would cover 25% of the premium costs for a variety of people who aren't currently covered by insurance. For example, the credit could be used by people aged 55 to 65 to buy into Medicare, by small businesses to offer employees insurance coverage, or by families who are looking to buy private insurance.

Continued From Page A3

testimony of the investigation in April from regulators at the Federal Reserve Bank of New York. Treasury officials were told there wasn't any evidence that U.S. or International Monetary Fund resources were involved in the money laundering, a senior administration official said.

The Treasury Department then relayed the information up the chain of command to then-Treasury Secretary Robert Rubin. Mr. Rubin has told former colleagues that he doesn't remember being told of the matter. But the information wasn't passed to senior White House officials because it was considered to be the province of the Justice Department, the administration official said.

At the time, the Treasury was considering what conditions the IMF should insist upon to protect any future loans to Russia against theft or misuse. Treasury officials eventually developed a plan in which any IMF loans would go to pay off Russia's existing debt to the fund and wouldn't pass through Moscow. The Clinton official said that learning about the money-laundering probe didn't affect the safeguards that were sought.

Separately, in March 1999, State Department officials learned from a foreign government that Bank of New York was being investigated. State Department officials then alerted their colleagues who work on crime and corruption issues at the White House's National Security Council. Together, the State Department and NSC officials briefed the Justice Department and Federal Bureau of Investigation on the allegations, two senior administration officials said. Neither the Justice Department nor the FBI would confirm the existence of the probe at that time, the officials said.

Afterward, the Clinton officials said, State Department and NSC officials would "remind" the Justice Department and FBI

of their interest. But investigators didn't tell the State Department or NSC about the probes or whether foreign-policy issues were involved. As a result, said a senior Clinton administration official, the allegations concerning money laundering and Bank of New York weren't passed on to policy officials at the White House or to the vice president's office.

Administration officials make a distinction between the information provided by Fed officials or overseas contacts, and the Justice Department's formal money-laundering probe. Treasury, State and White House officials, including Mr. Gore, weren't briefed about the formal Justice Department probe until around Aug. 27.

The Fed has been looking at questions of Russian money laundering for some time. In 1995, it conducted an inquiry into possible illegal banking activities by Menatep, the Russian bank that is now a focus of the money-laundering probe. That investigation included a visit to Moscow by a top Fed official and a meeting in Washington between Fed investigators and Menatep Vice Chairman Konstantin Kagalovsky, now a leading figure in the Bank of New York investigations.

President Clinton plans to raise the money-laundering case with Russian Prime Minister Vladimir Putin when the two meet this weekend at an economic summit in New Zealand. Mr. Clinton wants to assure the Russians that the probe isn't being driven by U.S. domestic politics, said a U.S. official, and emphasize U.S. concerns that international loans and aid not be abused. Investigators are looking at whether IMF loans were improperly diverted into offshore accounts.

"The president has always been concerned with issues of crime and corruption in Russia, and has raised that in his meetings with Russian officials," said White House spokesman Joe Lockhart.

Officials Kept Russian Probe From Gore

By BOB DAVIS

Staff Reporter of THE WALL STREET JOURNAL
WASHINGTON—Treasury, State Department and White House officials learned this spring of allegations of a massive Russian money-laundering operation involving Bank of New York Co., but didn't pass the information to the vice president or president.

Vice President Al Gore, in particular, has been criticized by Republican presidential candidates for being "out of the loop" on the money-laundering probe, despite his position as chairman of a binational commission that oversees many aspects of U.S.-Russia relations. "If there was a loop of people, that loop was formed on the day we received a briefing" late last month, said a Gore aide. "It didn't exist before then."

But senior administration officials yesterday detailed, for the first time, a series of contacts by which federal officials learned of the money-laundering probe by U.S. investigators.

Treasury officials learned of the existence of the probe at that time, the officials said.

Please Turn to Page A16, Column 1

THE WALL STREET JOURNAL

WEDNESDAY, SEPTEMBER 8, 1999

WASHINGTON



Back to school: President Clinton takes questions from first-graders at Brooke Grove Elementary School in Olney, Md.

Politicians greet students with education proposals

Republicans and Democrats visited public schools Tuesday to highlight their education programs as students returned after summer recess.

President Clinton told students and parents at Brooke Grove Elementary School in Olney, Md., that the GOP tax cut would hurt education funding. "It's basic arithmetic," he said. "We must invest more, not less, in education."

In Cincinnati, Republican representatives J.C. Watts Jr. of Oklahoma, Anne Northup of Kentucky and Steve Chabot of Ohio visited Clifton Elementary School to tout the GOP's school-choice plan and efforts to turn more federal money over to local school officials to determine how best to spend it. They said school voucher programs and charter schools give parents alternatives to failing public schools. "I think competition in the schools is a good thing," Chabot said.

CHINA ISSUE: House International Relations Committee Chairman Benjamin Gilman, R-N.Y., urged President Clinton to press the Chinese leadership to renounce the use of force against Taiwan. Clinton meets this week with Chinese President Jiang Zemin at the Asia-Pacific Economic Cooperation summit. Gilman said Congress is concerned about threats against Taiwan by mainland China, which regards the island as a renegade province. U.S. policy is that there is only one China and the issue is to be solved peacefully.

PRESIDENTIAL TRAVEL: President Clinton, who visited only three foreign countries during his first year in office, is now the most widely traveled president. In 6½ years in office, he has been to 58 countries and territories. George Bush visited 36 over four years, while Ronald Reagan went to 26 over eight years. Among possible stops in 2000 are Antarctica, Kosovo and Vietnam. Stephen Hess, a presidential analyst at the Brookings Institution, said presidents travel more at the end of their terms as they look to build their historical legacy. "As they come to the end of their regime, they tend to get more adulation and cheering crowds when they go abroad," he said. "Politicians, particularly presidents, like that sort of stuff."



Baucus: Accused of harassment

SENATE CHARGES: Sen. Max Baucus, D-Mont., has been accused of making sexual advances toward his chief of staff, Christine Niedermeier, and firing her when she told him to stop. Baucus denied sexually harassing Niedermeier, and said she made the accusations after he told her he was letting her go because of staff complaints about her management style. She has not filed a formal complaint. The case was first reported by *Roll Call*, a Capitol Hill newspaper.

FEDERAL NET HACKER: Eric Burns of Shoreline, Wash., known in computer hacking circles as "Zykion," pleaded guilty in Alexandria, Va., to cyberattacks on the Web pages of Vice President Gore, NATO and the U.S. Information Agency. Damage exceeded \$40,000. Burns faces up to five years in prison at sentencing Nov. 19. He also admitted hacking other government and business sites, and advising others on how to penetrate the White House Web site.

CORRECTION: An item Tuesday should have said the Constitution Party, formerly the U.S. Taxpayers Party, nominated founder Howard Phillips to be president and syndicated columnist Joseph Sobran to be vice president.

Written by Paul Leavitt with staff and wire reports

Gore shares plan to expand access to health care

By Laurence McQuillan
USA TODAY

Vice President Gore unveiled a broad plan Tuesday to bring affordable health care to millions of children and low-income adults through a program of tax credits and funding incentives to the states.

But he stopped short of offering details on how much his ideas would cost.

Outlining his health-care priorities should his quest for the White House succeed, Gore called for improvements in the existing system while chiding his Democratic rival, former senator Bill Bradley, for favoring an approach that would resurrect the debate over universal health care.

"We have all learned that we cannot overhaul the system in one fell swoop," Gore said, an apparent reference to President Clinton's ill-fated effort shortly after coming to the White House in 1993. "We must and we can secure access to affordable, quality health care for every child in America by 2005," Gore said in a speech in Los Angeles.

Gore's plan focuses on expanding programs such as the Children's Health Insurance Program to cover children in families that earn too much to qualify for Medicaid but too little to afford private insurance.

States would receive additional funding for the program.

Campaign Press Secretary Kiki Moore said the vice president will unveil details later in the year.

Gore also called for a 25% refundable tax credit for individuals who do not have access to health-care plans through their employers.

He said companies get a tax credit for the cost of health insurance, "but not individuals who have to get coverage on their own. That's just not fair, and we have to change it."

Gore also noted that small businesses account for about 30% of the nation's workforce but that many do not supply health care because it can cost them as much as three times what it costs large companies for insurance.

Republican Rep. John Boehner of Ohio said Gore's plan failed to address a key reason many small firms do not offer health coverage: fear they will be subject to frivolous lawsuits.

"Few right-minded employers in America will even dare to offer health coverage" until that issue is addressed, Boehner said.

The Families USA Foundation praised Gore's willingness to address health-care issues and urged other candidates to discuss ways to extend coverage to an estimated 43 million Americans without it.

Ron Pollack, executive director of the consumer group, praised Gore for "being the first presidential candidate to outline a proposal that would go a long way to helping working families get the health coverage they need."

Scott McClellan, a spokesman for GOP front-runner George W. Bush, said, "Health care is an important issue, but it doesn't require the kind of big government solutions that Al Gore now... supports."

Bradley said, "We have to judge what a program can accomplish, not just whether it sounds good."

Bradley said he would propose a health-care policy in several weeks.

Your child
can be an
Earth Dog
Reporter



News

POLITICS

Gore offers Rx for the uninsured



Fred Frouser / Reuters

Vice President Al Gore unveils his plan to improve health care coverage for Americans during a campaign speech at Children's Hospital of Los Angeles on Tuesday.

By Claire Shipman
NBC NEWS CORRESPONDENT

LOS ANGELES, Sept. 7 — Vice President Al Gore borrowed a page from an old Clinton campaign handbook on Tuesday, promising health insurance for millions of Americans who don't have it.

Video



Today show

Select your
connection speed

28.8 56.6 T1

Free Windows
Media Player

NBC's Claire Shipman
reports on Gore's health
insurance proposal.

COMPLETE STORY

ADVERTISING ON MSNBC

FIND
books in the news on **BARNES & NOBLE**

Find Books

\$10 off

special offer for
FIRST TIME CUSTOMERS

CDNOW [click here](#)

NEWS [cool tools]
ON YOUR DESKTOP!

- BREAKING NEWS
- LOCAL WEATHER
- TRACK YOUR STOCKS

News Alert



Claire Shipman
NBC CORRESPONDENT



Live Vote

How would you describe Gore's health care plan?

A smart set of incremental changes.

Too little, too late.

A prescription for disaster.

VOTE

MSNBCINTERACTIVE

Vote to see results

IT IS ONE of Gore's costliest campaign proposals to date. The centerpiece is a promise to give every child in the United States health insurance.

But what it doesn't do is propose an overhaul of the nation's health care system — a plan that backfired on Bill Clinton in 1993.

"If you elect me president," Gore said, "I will ensure that by the year 2005, every single child in our country has full access to fully affordable health coverage."

Gore's key proposals:

- Let more people participate in a government program that offers low-income families insurance for their children.
- If people earn too much money to qualify, but still need insurance, they can buy in.
- Parents in low-income families would become eligible for insurance too.

- Anyone earning up to \$100,000 who has to buy an individual policy or buy into a government program would get a tax break.

- Allowing people to buy into Medicare 10 years early, at age 55, if they have no other insurance.

Health care experts call the plan a practical one.

"It builds on programs that already exist and seems to work well and I think it is practically feasible to get this enacted," said Ron Pollack, of Families USA.

With his Tuesday speech, the vice president staked out different ground than that of his Democratic rival, former Sen. Bill Bradley, who has said he will propose something approaching universal coverage, and Republicans and health industry advocates, who fear that imposing too many mandates on private health care firms will drive up costs.

Gore won't name the cost, but he says he can pay for it.

"Later in the campaign, all of the proposals that I have put forward will be integrated into a balanced budget," Gore said.

But with experts

Candidate Profiles



MSNBC Interactive

- Comprehensive interactive profiles of all the announced presidential candidates

estimating a cost for the program of between \$30 billion and \$50 billion over five years, many are eager to see just how he'll make it all add up.

The Associated Press contributed to this report.

TODAY'S TOP NEWS STORIES

- STORY** U.N. staff pulling out of E. Timor
 - STORY** Gore offers Rx for the uninsured
 - STORY** Reno offers Waco probe to Danforth
 - STORY** U.N. moves toward a Timor force
 - STORY** 12 FALN members accept clemency
 - SPECIAL REPORT** "Politics" - The critical issues and debates concerning America
-

MSNBC VIEWERS' TOP 10

Would you recommend this story to other viewers?

not at all 1 - 2 - 3 - 4 - 5 - 6 - 7 highly

[BACK TO TOP ↑](#)



MSNBC is optimized for
• Microsoft Internet Explorer
• Windows Media Player

• [MSNBC Terms, Conditions and Privacy © 1999](#)

Cover | Quick News | News | Business | Sports | Local | Technology | Living & Travel | Health
TV News | Opinions | Weather | Shopping | MSN | Comics | Find | About MSNBC | Help | Index
Cool Tools | Jobs | Write Us | Advertising on MSNBC | Y2K Statement | Terms, Conditions, and Privacy



• [Find](#) • [Help](#) • [Cool Tools](#) • [Write Us](#)

CNN en Español
Check out our
Spanish Specials

CNN.com

[MAIN PAGE](#)

[WORLD](#)

[ASIANOW](#)

[U.S.](#)

[U.S. LOCAL](#)

[ALLPOLITICS](#)

[TIME](#)

[CQ](#)

[analysis](#)

[community](#)

[WEATHER](#)

[BUSINESS](#)

[SPORTS](#)

[TECHNOLOGY](#)

[NATURE](#)

[ENTERTAINMENT](#)

[BOOKS](#)

[TRAVEL](#)

[FOOD](#)

[HEALTH](#)

[STYLE](#)

[IN-DEPTH](#)

[custom news](#)

[Headline News brief](#)

[daily almanac](#)

[CNN networks](#)

[on-air transcripts](#)

[news quiz](#)

CNN WEB SITES:

[myCNN.com](#) [CNNi](#)
[allpolitics](#) [CNNfn](#)

[EN ESPAÑOL](#)
[em português](#)
[SVE/PSKA](#)
[NORGE](#)
[danmark](#)

TIME INC. SITES:

[Go To ...](#)

MORE SERVICES:

[video on demand](#)
[video archive](#)
[audio on demand](#)
[news email services](#)
[free email accounts](#)
[desktop headlines](#)
[pointcast](#)
[pagenet](#)

[allpolitics.com](#) > [storypage](#)

TIME CQ

Gore unveils health care proposal for reaching the uninsured

September 7, 1999

Web posted at: 4:16 p.m. EDT (2016 GMT)

LOS ANGELES (CNN) -- Vice President Al Gore unveiled Tuesday a series of proposals aimed at bringing millions of uninsured Americans into the health care system, including a plan to give every child in the nation access to affordable health care by 2005.

To bring more children into the ranks of the insured, Gore is proposing to expand the Children's Health Insurance Program, which helps states provide coverage to children in working families. States can use the federal CHIP money to cover children in families that earn up to 200 percent of the poverty level. If elected, Gore said he would work to raise that cap to 250 percent.

"That is a commitment that I'll keep," he said.

Gore would also allow families that do not qualify for the program, and do not receive health benefits through their jobs, to buy into the program. He would give financial bonuses to states that meet enrollment targets for CHIP and Medicaid, programs he believes are not fully utilized.



Vice President Gore spoke Tuesday on the country's health care system

VIDEO

Gore unveils health care proposal for reaching the uninsured (9-7-99) | [Real: 28K](#) | [80K](#), Windows Media: [28K](#) | [80K](#)

CAMPAIGN 2000

Presidential candidates push for support at Labor Day events (9-6-99)

Democratic fundraiser does double duty on Gore and Clinton campaigns (9-6-99)

TR, FDR, JFK, LBJ, and now W? (9-6-99)

Bush addresses conservatives with a 'call to conscience' (9-6-99)

Rev. Jesse Jackson says Bush drug dilemma shows need to change law (9-6-99)

MORE HEADLINES

FOLLOW THE MONEY

How much money have the candidates raised? Here are their quarterly reports to the Federal Election Commission.

VIDEO

CNN's Bill Schneider provides a political primer for the Bush candidacy (9-7-99) | [Real: 28K](#) | [80K](#), Windows Media: [28K](#) | [80K](#)

CNN's Bill Delaney reports on parades and campaigns in New

CNN
cate

SPECIAL
Save \$
on your
supply:

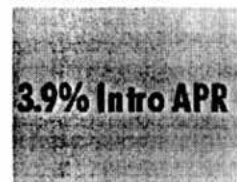
STAR

DISCUSSION:
[message boards](#)
[chat](#)
[feedback](#)

SITE GUIDES:
[help](#)
[contents](#)
[search](#)

FASTER ACCESS: .
[europe](#)
[japan](#)

WEB SERVICES:



Gore took a potshot at Texas Gov. George W. Bush, the Republican presidential front-runner, when he noted that many Texas children don't have health insurance even though they are eligible for health insurance via CHIP.

"In some states -- Texas springs to mind -- one-quarter of all children are still out in the cold," he said.

Gore noted that the fastest-growing group of uninsured Americans are between 55 and 65, what he called the "near elderly." Gore proposed allowing "vulnerable Americans" to buy into the program as early as age 55 and he promised a 25 percent tax credit to help defray the cost. Currently, Americans are eligible for Medicare at 65.

Gore's proposals follow the incremental approach to changing managed care adopted by President Bill Clinton after his attempt to revamp the system failed to win congressional approval in 1994.

"We have all learned that we cannot overhaul the system in one fell swoop," Gore said. "Experience has taught us that there is a way to keep what is right, while fixing what is wrong with American health care."

Gore's plan also would:

- Let people with disabilities keep Medicare or Medicaid when they returned to the workplace.
- Encourage small businesses to band together to negotiate rates for their workers' coverage by providing a 25 percent tax credit to the firms.
- Press for a "real, enforceable" patients' bill of rights, similar to legislation that Congress will consider when it returns this month from recess. Gore didn't explicitly say in his remarks whether he favors allowing patients to sue their health maintenance organizations and collect damages when care has been denied. But, he has promoted Democratic legislation this year that would do so.

Hampshire (9-7-99)
Real: 28K | 80K,
Windows Media: 28K | 80K

[VIDEO ARCHIVE](#)

TIME THIS WEEK

Is George W. just a brand name, or part of another political dynasty?

'TOONS



Mike Luckovich: "You'd vote for that guy?" (9-1-99) [more](#)

Bill Mitchell: "Got milk?" (9-6-99), "Prognosis: 'Iffy'" (8-30-99) [more](#)

Bob Lang: "Coming from all sides" (8-26-99) [more](#)

RELATED SITES

- [Bauer for President 2000](#)
- [Bill Bradley for President](#)
- [Buchanan 2000](#)
- [George W. Bush](#)
- [Elizabeth Dole 2000](#)
- [Steve Forbes 2000](#)
- [Gore 2000](#)
- [Orrin Hatch](#)
- [Keyes 2000](#)
- [McCain 2000](#)
- [Quayle 2000](#)

[Federal Election Commission Web site](#)

MESSAGE BOARD

[Democratic Presidential Primary](#)

[GOP Presidential Primary](#)

[Third Party](#)

Candidates

Gore's "bill of rights" would guarantee patients the right to see a specialist, and ensure that doctors can tell patients all their medical options regardless of cost. It also would ensure that pregnant women and cancer patients wouldn't have to change doctors in the middle of treatment.

"They don't have a license to practice medicine and they don't have the right to play God," Gore said of HMO's.

He suggested that it also would require managed care companies to cover mental illness. Gore's wife, Tipper, recently disclosed that she suffered from depression.

"I want to make sure that a patient with depression is given access to care on terms no different from a patient who has diabetes," he said. "And I will begin by improving mental health services for those who receive Medicaid."

Gore promised to establish new public-private partnerships to expand access to prevention and wellness programs and to promote such initiatives in the workplace. He didn't say what the government's role would be, however, nor did he say how he would finance the new initiatives.

Gore's proposal staked out ground between that of his Democratic rival, former Sen. Bill Bradley, who has said he will propose something approaching universal coverage, and Republicans, who fear that imposing too many mandates on private health care firms will drive up costs.

"Others will argue against reforming our health care system carefully, realistically, and step-by-step. Some of them will tell you that the only acceptable answer is a one-size-fits-all solution," Gore said, in an apparent reference to Bradley.

The Associated Press contributed to this report.

MORE STORIES:

Tuesday, September 7, 1999

- [Bradley to make official announcement](#)
- [No Senate run for New Jersey governor](#)
- [Congress returns; so does tax debate](#)
- [Gore unveils health care proposal for reaching the uninsured](#)
- [A look at George W. Bush's debating style](#)
- [Cisneros reaches plea agreement](#)
- [White House: FALN prisoners ready to accept clemency offer](#)
- [Sources: Reno offers Danforth Waco investigation job](#)
- [Analysis: Again, Reno didn't get word](#)
- [Black leaders criticize Bush's stance on Confederate flag](#)
- [In death penalty cases, Bush looks at guilt, the courts](#)

[ARCHIVES](#)

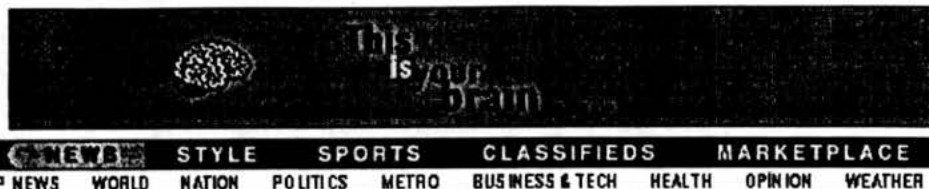
Search CNN/AllPolitics

Enter keyword(s)

[go](#)

[help](#)

© 1999 Cable News Network, Inc. All Rights Reserved.
[Terms](#) under which this service is provided to you.
[Read our privacy guidelines.](#)
[Who we are.](#)



Partner Sites
Newsweek.com
Britannica Internet Guide



**Foremost
Appliances**

NO CROWDS.
NO PRESSURE.



Gore Urges Health Care Reforms

By Scott Lindlaw

Associated Press Writer

Tuesday, September 7, 1999; 7:54 p.m. EDT

LOS ANGELES (AP) -- Vice President Al Gore promised Tuesday to ensure that all children have access to affordable health care by 2005, offering a wide-ranging package of reforms aimed at bringing as many as 15 million uninsured Americans into the health care system.

Yet the Democratic presidential candidate stressed that, if he captured the White House, he would pursue the same incremental approach to changing health care that President Clinton adopted after his attempt to revamp the system failed to win congressional approval in 1994.

"We have all learned that we cannot overhaul the system in one fell swoop," Gore said at Children's Hospital. "Experience has taught us that there is a way to keep what is right, while fixing what is wrong with American health care."

The unveiling of Gore's health care proposals -- and Texas Gov. George W. Bush's announcement of his education program last week -- moves the campaign for the White House to a new stage as the candidates begin offering specifics on their agendas.

Gore did not mention Bush in his remarks, but one reference clearly was aimed at the Republican presidential front-runner. "In some states -- Texas springs to mind -- one-quarter of all children are still out in the cold," Gore said.

With his proposal, the vice president staked out different ground than that of his Democratic rival, former Sen. Bill Bradley, who has said he will propose something approaching universal coverage, and Republicans and health industry advocates, who fear that imposing too many mandates on private health care firms will drive up costs.

While portions of his package were new, Gore borrowed heavily from initiatives promoted by Clinton, and, in a few cases, by Republicans.

"Taken together, these steps will make health care affordable for millions of Americans who cannot afford it today. They will move toward the day when every American has access to affordable, quality coverage."

Gore did not estimate the cost of his proposals. Spokesman Chris Lehane said that would come "in the near future," but that he did not anticipate a tax increase would be needed to finance them.

About \$4.3 billion in federal taxes was allocated last year to the Children's Health Insurance Program, the primary vehicle Gore would use. That program, designed to provide health insurance coverage to children in families with incomes too high to qualify for Medicaid, is primarily block grants to states. Most states establish a sliding scale of subsidies based on family income.

"We have to judge what a program can accomplish, not just whether it sounds good," Bradley said in a statement. One criteria his plan would meet, when he unveils it in the coming weeks, would be "stating honestly what the true cost of this program would be," Bradley said.

According to Gore, 43 million Americans lack health care coverage, and the number has grown by about 1 million a year this decade. Some 11 million children are uninsured.

To cover them, Gore would expand the Children's Health Insurance Program, which helps states provide coverage to children in working families. Currently, states can use the federal CHIP money to cover children in families that earn up to 200 percent of the poverty level. Gore would raise that cap to 250 percent.

California and four other states already have set the cap at 250 percent or higher, according to Gabriela Alcalde, policy specialist at the National Conference of State Legislatures.

Gore also would allow families that do not qualify for the program, and do not receive health benefits through their jobs, to buy into the program. States would be permitted to extend coverage to all parents whose children are eligible for CHIP or Medicaid.

Gore would give financial bonuses to states that meet enrollment targets for CHIP and Medicaid, programs he said are not fully utilized.

The CHIP expansions and efforts to bring more eligible people into such programs would result in an increase of 11 million to 15 million children and adults covered, Lehane said.

Gore said the fastest-growing group of uninsured Americans are those between 55 and 65. Currently, Americans are eligible for Medicare at 65.

As Clinton has, Gore proposed allowing "vulnerable Americans" to buy into the program as early as age 55. Gore promised a 25 percent tax credit to help defray the cost.

Gore also would:

--Let people with disabilities keep Medicare or Medicaid when they returned to the workplace. Such a proposal has passed the Senate and is awaiting consideration in the House.

--Encourage small businesses to band together to negotiate rates for their workers' coverage by providing a 25 percent tax credit to the firms. Republicans favor such an approach.

--Press for a "real, enforceable" Patients' Bill of Rights, similar to legislation that Congress will consider this month. Gore didn't explicitly say Tuesday whether he favors allowing patients to sue their HMOs and collect damages when care has been denied. But like Clinton, he has promoted legislation this year that would do so.

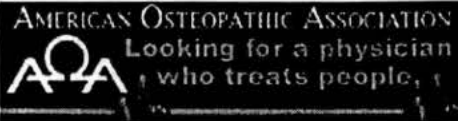
Walter Zelman, an architect of Clinton's failed health care plan who now heads the California Association of Health Plans, called Gore's initiatives "a reasonably strong proposal to get at the issue of the uninsured."

Still, he warned, the package could be too costly, "especially since it proposes to add benefits for the already insured, as well as coverage for the uninsured."

© Copyright 1999 The Associated Press

[Back to the top](#)

washingtonpost	NEWS	STYLE	SPORTS	CLASSIFIEDS	MARKETPLACE				
PRINT EDITION	TOP NEWS	WORLD	NATION	POLITICS	METRO	BUSINESS & TECH	HEALTH	OPINION	WEATHER

		
---	---	--



Partner Sites
Newsweek.com
[Britannica Internet Guide](http://Britannica.com)



Gore Health Care Glance

By The Associated Press

Tuesday, September 7, 1999; 6:51 p.m. EDT

Outline of Vice President Gore's health care reform proposal Tuesday in Los Angeles:

--Would ensure access for all children to affordable health insurance by 2005 by expanding Children's Health Insurance Program (CHIP) to include families with incomes up to 250 percent of the poverty line. The current eligibility ceiling for the program is 200 percent of the poverty line. The program also would allow families with incomes above \$41,000 to "buy into" federally subsidized health care coverage.

--States could also enroll parents of eligible children for coverage.

--Senior citizens and self-employed people would get a 25 percent refundable tax credit for health care insurance premiums if they lack access to employer-based coverage.

--People with disabilities could keep Medicare or Medicaid when they return to the workplace.

--Small businesses that band together to negotiate rates for their employee coverage would get a 25 percent tax credit.

--Would expand Medicaid coverage of mental health care.

© Copyright 1999 The Associated Press

[Back to the top](#)



The Los Angeles Times

Wednesday, September 8, 1999

Gore Pledges to Close Health Insurance Gaps, Cover All Children

By CATHLEEN DECKER, Times Political Writer

Building on the incremental solutions pushed by President Clinton since the failure of his vaunted health care overhaul, Vice President Al Gore vowed Tuesday to insure every child in America and to fill the health insurance gaps straddled by their parents, all by the end of a first presidential term in 2005.

The vice president said he would expand an existing federal-state program that helps provide health insurance and offer it to children whose parents make about \$41,000 to support a family of four. That amount is 250% of the federal poverty level, up from program's current income target of 200% of the poverty level, or about \$33,000 for a family of four.

That program--the Children's Health Insurance Program, created in 1997--uses federal and state money to help insure children. Members pay according to income and family size, and most are signed up through health maintenance organizations. Nationwide, about one child in 10 does not have health insurance.

Gore's proposal also would allow the uninsured parents of children who qualify for the Children's Health Insurance Program--or for Medicaid, insurance for the indigent--to buy insurance at reduced rates, thus lessening the numbers of uninsured working parents.

Backs Medicare Expansion Plan

He also backed a proposal already advanced by Clinton that would enable Americans ages 55 to 65 to buy into Medicare, in effect expanding access to one of the fastest-growing segments of the uninsured population.

"Taken together, these steps will make health care affordable for millions of Americans who can't afford it today," Gore told an audience assembled at Childrens Hospital in Los Angeles. "They will move us toward the day when every American has access to affordable, quality coverage."

Gore was silent on the question of how he would finance a program that could easily reach into the multibillion-dollar range. Spokesman Chris Lehane said that would be detailed later.

"It's all going to be done in the context of a balanced budget," Lehane said.

The broad plan Gore outlined Tuesday offered something for nearly everyone: Small business owners would win greater access to cheaper pools of insurance, and the self-employed or those without insurance at work would get the same tax break as businesses on health insurance costs. The disabled would be able to keep Medicaid or Medicare coverage when they return to work--instead of losing them and being denied private coverage because of preexisting conditions.

Health care advocates and policymakers had mixed reactions to Gore's proposals, although most lauded him for tackling what many believe to be the largest health care problem facing the country, the 43 million Americans not covered by indigent care, private insurance or employer health plans.

"The biggest gap in coverage is adults and this is an efficient way to begin to reach them," said Judy Feder, dean of policy studies at Georgetown University and a contributor to Clinton's failed 1993-94 health care reform plan.

E. Richard Brown, director of the UCLA Center for Health Policy Research and a professor at the UCLA School of Public Health, said that while helpful, Gore's program would not solve the problems of most uninsured Americans.

California's Legislature recently killed three bills that would have expanded eligibility for government insurance programs to those at 300% of the poverty level--far above Gore's proposal--and would have applied to parents as well as children, as Gore's would. Even then, only 2 million of the 7 million uninsured Californians would have been eligible, Brown said.

"It sounds like a number of interesting and useful small pieces which will help states expand [coverage] if they want to," Brown said. "But it still will leave probably the largest segment of the uninsured population out in the cold."

The bigger problem is adults who make too much money to qualify for assistance programs but cannot afford premiums for private insurance. While Gore dealt with that issue by offering individuals a 25% tax credit for health insurance costs, Brown said that most people cannot come up with the up-front money.

Gore advisors acknowledged that the overall plan unveiled Tuesday

is somewhat limited, saying it would help about 11 million to 15 million people, some of whom are already eligible for the existing Children's Health Insurance Program.

The impact in the states would be mixed, according to health care analysts. California, where access to health care has recently been broadened, would feel less impact than most.

This state expects to cover children in families at 250% of the poverty level--Gore's proposal--by next month. The children's program here goes under the name of Healthy Families.

Surpasses Other Candidates on Details

In terms of details, Gore easily advanced beyond the rest of the presidential candidates, who largely have spoken sympathetically about the plight of the uninsured but left specifics for later.

His Democratic primary opponent, former New Jersey Sen. Bill Bradley, has said only that he would press for universal health care. He said Tuesday that he would soon offer proposals that make clear "that the vice president and I have a different approach to the fundamental health care issues facing America."

A spokesman for the leading Republican presidential candidate, Texas Gov. George W. Bush, criticized Gore's proposal as "the kind of big government solution" that Gore and Clinton "consistently embrace."

The spokesman, Scott McClellan, said that Bush was preparing his own health care plan.

Whether it has the desired political effect, Gore's plan is a model of the centrist approach that Clinton endorsed after his more radical health care plan was blasted by nearly all sides in 1993-94.

The vice president offered traditionally Democratic notions of broad access to insurance coverage with a Republicanesque dependence on tax breaks to pay some of the costs.

Gore took pains to avoid comparisons with Clinton's doomed effort, which was quarterbacked by First Lady Hillary Rodham Clinton.

Neither was mentioned by name, but Gore clearly alluded to the fiasco.

"This is a fundamentally different approach," said Gore, not saying to what he was comparing his effort. Later, he said rather pointedly

that the country needs "visionary but practical change."

Gore's biggest applause lines came at the expense of HMOs--which, ironically, would pick up most of the health care business generated by his proposals. Accompanied to the stage by Evelyn Alvarado of Los Angeles, whose three children are now covered by a Healthy Families policy administered by the Molina HMO, Gore vowed to push through Congress tough legislation to rein in HMOs.

He also told a joke about a dead HMO bureaucrat allowed into heaven--but only for three days. It was a reference to the common complaint that HMOs too strenuously limit hospital stays.

"I am certainly not satisfied when life-or-death medical decisions are made by HMO bureaucrats at the other end of a telephone line," Gore said. "They don't have a license to practice medicine, and they have no right to play God."

Times staff writer Alissa J. Rubin and political writer Ron Brownstein contributed to this story.

Copyright Los Angeles Times

The Los Angeles Daily

Gore details health-care plan

By Robert Monroe, Staff Writer

Democratic presidential candidate Al Gore pledged Tuesday to offer affordable health care for all children by 2005 and expand medical coverage for low-income adults and retirees. Speaking at Childrens Hospital Los Angeles, the vice president promised he would not rush wholesale reforms, alluding to the Clinton-Gore administration's failure to overhaul the health-care system in 1994.

"Experience has taught us that there is a way to keep what is right, while fixing what is wrong with American health care," Gore said.

"We must use our prosperity now to bring new change to our health-care system, to make our families healthier and more hopeful for the new century ahead."

Gore called for expansion of the federal Children's Health Insurance Program, which backs state programs for low-income families, including California's Healthy Families. The program covers families with incomes up to 200 percent of the poverty level. Nearly 11 million children are uninsured.

Gore proposed raising the qualifying family income level to 250 percent – the equivalent of \$41,000 made annually by a family of four.

Gore is the first of the front-running candidates to put forth a specific health-care fix as the presidential campaigns swing into high gear. Last week in Los Angeles, Republican candidate George W. Bush unveiled a proposal to overhaul the country's educational system.

Gore's pledge, if it was implemented, could have little effect in California, where legislators have budgeted an expansion of Healthy Families to the 250 percent level for the fiscal year.

What's new is that Gore's plan also would allow families that earn too much to be eligible to buy into the insurance program for their children and themselves.

Gore put no price tag on the cost of his proposal, which also would provide incentives for states to find and enroll qualifying children. In California, 163,000 children, roughly half those eligible, are enrolled in Healthy Families.

Reaction to Gore's proposal was mixed.

"This is a pretty revolutionary proposal because it would be extending Medicare

to children," said Dr. Randall Wetzel, director of critical care medicine at Childrens. Wetzel attended Gore's speech.

Glenn Melnick, professor of health economics at the University of Southern California and a consultant at the Rand think tank in Santa Monica, said Gore's plan could have unintended consequences. Letting working poor parents join could prompt employers to drop health insurance altogether defeating the purpose of a government program designed to supplement employer-based insurance, not replace it.

"Employers are smart. They'll figure it out," said Melnick. "Expanding coverage to kids is the lowest-cost option with the least number of unintended side effects."

Gore made a subtle stab at Bush, the governor of Texas, noting that in that state "one-quarter of all children are still out in the cold."

Among Gore's other proposals were the introduction of a 25 percent tax credit for individuals who buy their own health insurance; allowing people 55 to 65 to buy into Medicare; and letting people with disabilities keep their health-care insurance when they return to work.

Republican candidate John McCain plans to introduce his own plan probably in the fall.

"We want to concentrate on market approaches and private sector approaches rather than big government plans and I think that's where we fundamentally differ from the Democrats," said McCain's spokesman, Howard Opinsky.

Likewise, a spokesman for Bush's campaign termed Gore's proposal an unnecessary big-government solution to health-care reform. The front-running Republican candidate does not have a health-care proposal yet, said Scott McClellan.

"He will be laying out his health-care proposals over the course of the campaign," McClellan said.

In a statement released by his campaign office, Democratic candidate Bill Bradley said while he applauded Gore's placement of health-care coverage as a high priority, any meaningful proposal should include an honest estimate of a program's cost.

"We have to judge what a program can accomplish, not just whether it sounds good," the former U.S. senator said.

Bradley, who has espoused more universal health-care coverage than Gore

proposes, said he will unveil his own proposal in several weeks. He added that his plan will "make clear that the vice president and I have a different approach to the fundamental health-care issues facing America."

On the second day of his stop in Los Angeles, Gore left the hospital shortly after noon to attend what staffers called a series of "private meetings." He also attended a reception at a private home in the Los Angeles area and then another reception at the Garden of Eden nightclub in Hollywood.

Today, Gore plans to address an American Legion convention in Anaheim and attend a luncheon hosted by the Democratic Foundation before returning to Washington, D.C.

September 8, 1999 Wednesday, CHICAGO SPORTS FINAL EDITION

HEADLINE: GORE VOWS AFFORDABLE HEALTH CARE FOR CHILDREN

BYLINE: Associated Press.

DATELINE: LOS ANGELES

BODY:

Vice President Al Gore promised Tuesday to ensure that all children have access to affordable health care by 2005, offering a wide-ranging package of reforms aimed at bringing as many as 15 million uninsured Americans into the health-care system.

Yet the Democratic presidential candidate emphasized that, if he captures the White House, he would pursue the same incremental approach to changing health care that President Clinton adopted after his attempt to revamp the system failed to win congressional approval in 1994.

"We have all learned that we cannot overhaul the system in one fell swoop," Gore said at Children's Hospital. "Experience has taught us that there is a way to keep what is right, while fixing what is wrong with American health care."

The unveiling of Gore's health-care proposals, and Texas Gov. George W. Bush's announcement of his education program last week, moves the campaign for the White House to a new stage as the candidates begin offering specifics on their agendas.

Gore did not mention Bush in his remarks, but one reference clearly was aimed at the Republican presidential front-runner. "In some states, Texas springs to mind, one-quarter of all children are still out in the cold," Gore said.

With his proposal, the vice president staked out different ground than that of his Democratic rival, former Sen. Bill

Bradley, who has said that he will propose something approaching universal coverage, and Republicans and health-industry advocates, who fear that imposing too many mandates on private health-care firms would drive up costs.

While portions of his package were new, Gore borrowed heavily from

initiatives promoted by Clinton, and, in a few cases, by Republicans.

"Taken together, these steps will make health care affordable for millions of Americans who cannot afford it today. They will move toward the day when every American has access to affordable, quality coverage."

Gore did not estimate the cost of his proposals. Spokesman Chris Lehane said that would come "in the near future," but that he did not anticipate a tax increase would be needed to finance them.

About \$4.3 billion in federal taxes was allocated last year to the Children's Health Insurance Program, the primary vehicle Gore would use.

That program, designed to provide health insurance coverage to children in families with incomes too high to qualify for Medicaid, is primarily block grants to states.

Most states establish a sliding scale of subsidies based on family income.

September 8, 1999, Wednesday, CONSTITUTION EDITION

HEADLINE: CAMPAIGN 2000: Gore vows health coverage for kids

BYLINE: Scott Shepard, Cox Washington Bureau

SOURCE: Los Angeles

BODY:

Vice President Al Gore vowed Tuesday to provide health care coverage to about 11 million uninsured children by 2005 as a first step toward making affordable coverage available to all Americans.

"Let me be crystal clear on this point: If you elect me president, I will ensure that by the year 2005, every single child in our country has full access to fully affordable health care coverage," he told a room of health care workers at Children's Hospital, one of America's major pediatric centers.

Gore's promise seemed to be a response to weeks of criticism by former Sen. Bill Bradley (D-N.J.) that the Clinton-Gore administration has not done enough for children in poverty.

And Gore's timing, on the eve of Bradley's official announcement of his candidacy for the Democratic presidential nomination, appeared to be a to recent public opinion polls suggesting that interest in Bradley's campaign is growing rather than fading.

Although Gore did not mention Bradley by name, the vice president contrasted his health care proposal to the universal coverage the former senator is expected to embrace in the coming weeks.

"Some . . . will tell you that the only acceptable answer is a one-size-fits-all solution," he said.

To avoid the kind of controversy that the ill-fated Clinton health care changes generated in 1994, Gore cautioned that he would pursue a wide-ranging package of reforms "carefully, realistically and step by step."

"We have all learned that we cannot overhaul the system in one fell swoop," the vice president said. Still, he added, "We cannot rest until every single American has affordable health care."

The first step in that direction, he said, would involve the expansion of the

Children's Health Insurance Program, enacted in 1997 to provide federal funds to the states to pay for health care coverage to children in working families.

Currently, the CHIP program allows coverage of children in families that earn up to 200 percent of the federal poverty level.

But under Gore's proposal, the eligibility cap would be raised to 250 percent, or about \$ 41,000.

Some states, such as California, already have raised the cap to 250 percent. Some states, such as Texas, have tried to lower the cap below 200 percent.

Despite the CHIP program, the Children's Health Fund, an advocacy group, estimates that about 11 million children still have no health insurance.

And Gore, promising to spur the states to greater efforts, took a dig at Texas Gov. George W. Bush, the front-runner for the Republican presidential nomination, also without saying his name.

"In some states --- Texas springs to mind --- one-quarter of all children are still out in the cold," he said. "That is unacceptable."

Gore would also allow families who currently do not qualify for CHIP and do not have access to health coverage through their jobs to buy into the program, so that their children can have access to coverage regardless of their parents' income.

As Clinton has, Gore proposed allowing "vulnerable Americans" to buy into the program as early as age 55. Gore promised a 25 percent tax credit to help defray the cost.

He said the fastest-growing group of uninsured Americans are those between 55 and 65. Currently, Americans are eligible for Medicare at 65.

Gore never addressed the issue of cost, other than to say that any public expenses should be "fiscally responsible."

His spokesman, Chris Lehane, said the cost would be addressed later "in the context of a balanced budget" and not in terms of a tax increase.

Although campaign officials had billed the speech as a major policy address, many of the ideas cited by Gore on Tuesday had already been proposed:

An "enforceable" patients' bill of rights. He has promoted legislation that would allowing patients to sue their HMOs and collect damages when care has been denied.

Allow people with disabilities to keep Medicare or Medicaid when they returned to the workplace.

Encourage small businesses to band together to negotiate rates for their workers' coverage by providing a 25 percent tax credit to the companies.

Improve privacy safeguards for patients.

Encourage insurers to cover mental illness as they do physical illnesses.

Gore drew the most applause when he criticized health maintenance organizations.

"I am certainly not satisfied when life-or-death medical decisions are made by HMO bureaucrats at the other end of a telephone line," he said. "They don't have a licence to practice medicine, and they don't have a right to play God."

***NEWS COVERAGE
OF THE
VICE PRESIDENT'S
HEALTH CARE PROPOSAL***



***Wednesday, September 8, 1999
Los Angeles, California***

Produced by OVP Press
Room 274 OEOP (ext. 6-7035)

The Daily News Report of the Vice President is prepared to bring news items of interest to the attention of key personnel for their use in their official capacities. It is not intended to substitute for newspapers and periodicals as a means of keeping informed about the meaning and impact of news developments. Use of these articles does not reflect official endorsement. Further reproduction for private use or gain is subject to original copyright restrictions.

**Copyright 1999 National Broadcasting Co. Inc.
NBC News Transcripts**

SHOW: NBC NIGHTLY NEWS (6:30 PM ET)

September 7, 1999, Tuesday

HEADLINE: AL GORE PROPOSES HEALTH CARE FOR NATION'S CHILDREN

ANCHORS: TOM BROKAW

REPORTERS: CLAIRE SHIPMAN

BODY:

TOM BROKAW, anchor:

Vice President Al Gore, today, borrowed a page from an old Clinton campaign handbook when he promised health insurance for millions of Americans who don't have it. But as NBC's Claire Shipman tells us now, he didn't go quite as far as the president and the first lady. Claire:

CLAIRE SHIPMAN reporting:

Tom, this is one of the vice president's costliest campaign proposals. The centerpiece? A promise to give every child in this country health insurance. But what it doesn't do is attempt to overhaul the system, which of course, backfired on Bill Clinton in 1993.

Vice President AL GORE: I will ensure that by the year 2005, every single child in our country has full access to fully affordable health care coverage.

SHIPMAN: Gore's proposal would let more people participate in a government program which offers low-income families insurance for their children. If people earn too much money to qualify but still need insurance, they can buy in. Parents in low-income families would become eligible for insurance, too. And anyone earning up to \$ 100,000 who has to buy an individual policy or buy into a government program would get a tax break. Gore also supports allowing people to buy into Medicare 10 years early, at age 55, if they have no other insurance. Health care experts call it practical.

Mr. RON POLLACK (Families USA): It builds on programs that already exist and seem to work well.

SHIPMAN: Gore won't name the cost, but he says he can pay for it.

Vice Pres. GORE: Later in the campaign, all of the proposals that I have put forward will be integrated into a balanced budget.

SHIPMAN: But with experts estimating a cost for this program of between 30 and \$ 50 billion over five years, many are eager to see just how he'll make it all add up. Tom:

BROKAW: Thanks very much. NBC's Claire Shipman tonight covering the Al Gore campaign.

Up next, NBC NEWS IN DEPTH: As millions of kids go back to school, are their teachers really prepared to teach them?

Mr. BOB SCHWARTZ: Most American elementary and middle school teachers don't know enough math to teach it effectively at the level we now expect.

BROKAW: SAVING OUR SCHOOLS, a special series: What can be done to teach the teachers?

And later, THE FAMILY, checking off that grocery list on the Internet. Does food shopping online really work?

NBC News Transcripts

SHOW: TODAY (7:00 AM ET)

September 7, 1999, Tuesday

LENGTH: 276 words

**HEADLINE: VICE PRESIDENT AL GORE PROPOSING HEALTH INSURANCE
POLICY FOR EVERY CHILD**

ANCHORS: ANN CURRY

REPORTERS: CLAIRE SHIPMAN

BODY:

ANN CURRY, anchor:

Today Vice President Al Gore will make a proposal that will affect most families in the US. He wants to offer health insurance to every child. NBC's Claire Shipman has details now.

CLAIRE SHIPMAN reporting:

Al Gore is starting his fall campaign season with a major and costly policy proposal, targeting the 15 percent of Americans without health insurance. The centerpiece? Health coverage for every child in the nation by the year 2005. Eleven million are uninsured right now. Gore's proposal would expand a current federal state partnership, called CHIP, which offers insurance to children whose families earn up to twice the poverty level. Gore would raise that cutoff to two and a half times the poverty level or \$ 43,000 for a family of four. He'd also allow families with higher incomes to buy into the program for their children at a reasonable cost, and give financial incentives to states to get children enrolled. Right now, up to four million eligible children don't participate. And he'd offer significantly subsidized insurance to the parents of children who qualify for the CHIP program. Experts say the plan is solid, and that focusing on kids is smart.

Mr. ED HOWARD (Alliance for Health Reform): It really makes a difference. Kids without insurance don't get a regular source of care. They don't get care for chronic conditions like asthma, they don't get the right intervention with conditions like earaches that turn into infections.

SHIPMAN: Gore's plan also includes help for uninsured adults. But none of this will be cheap, say experts, at least \$ 30 billion over five years. The vice president says he can pay for it and provide a balanced budget, something his staff says he intends to do in the coming months. Claire Shipman, NBC News, Los Angeles.

LANGUAGE: English

Copyright 1999 Burrelle's Information Services
CBS News Transcripts

[<=1> View Related Topics](#)

SHOW: CBS THIS MORNING (7:00 AM ET)

September 7, 1999, Tuesday

TYPE: Newscast

LENGTH: 69 words

**HEADLINE: VICE PRESIDENT AL GORE REPORTEDLY PLANNING TO
UNVEIL NEW
HEALTH-CARE PROPOSAL TODAY**

ANCHORS: THALIA ASSURAS

BODY:

THALIA ASSURAS, co-host:

Vice President Al Gore reportedly plans to unveil a new health-care proposal today. In an interview with USA Today, the presidential hopeful said his plan will provide coverage to the nation's almost 11 million uninsured children by the year 2005. Gore also picked up an endorsement from Iowa Senator Tom Harkin on Monday. Voting starts at the Iowa caucuses early next year.

Gore to unveil health plan

Speech to offer specifics as Bradley prepares challenge

By Susan Page
USA TODAY **A1**

WASHINGTON — Vice President Al Gore will unveil a health care proposal today that promises to offer affordable coverage to the nation's nearly 11 million uninsured children by 2005, marking a new campaign season of specific policy prescriptions by presidential contenders.

Gore's speech in Los Angeles comes one day before Democratic rival Bill Bradley formally declares his candidacy in his hometown of Crystal City, Mo., and a few days after Republican front-runner George W. Bush outlined his support for school vouchers in an address to the Latino Business Expo in Los Angeles.

After a summer focused in large part on fund-raising prowess and a nonbidding straw poll, leading candidates are now preparing policy addresses on topics from tax cuts to China. The voting starts with the opening Iowa caucuses early next year, and the major-party nominations probably will be decided by mid-March.

In a weekend interview with USA TODAY, Gore said he would make affordable health insurance available for all children and "put us on the road to affordable coverage for 31 million uninsured adults. He said his plan also would improve coverage for those who have it.

But he declined to explain until today's speech how his plan would work, how much it would cost and how it would be paid for — concerns that have undermined the intentions of previous policymakers.

Gore said he wouldn't repeat the mistakes of the Clinton administration's sweeping 1994 overhaul, which failed in Congress.

"Instead of turning the current system, which now insures 85% of Americans, on its head in order to extend coverage to the rest, the plan I will outline on Tuesday will strengthen existing coverage and focus like a laser on the remaining 15%, those without coverage," Gore said.

The vice president also defended his handling of U.S. relations with Russia against criticism that he did too little to address fraud allegations.

"I believe it was wise to move quickly to preserve (the Russian economy) even though I understood it would lead to a turbulent economic transition," he said. "I believed the U.S. needed to do all it could to burn the bridges that would lead back to communism."

Swamped workers switch to 'unlisted' e-mails

By Stephanie Armour
USA TODAY **A1**

In a high-tech version of unlisted phone numbers, employees are getting private e-mail addresses they share only with special clients, contacts or friends.

The move toward confidential e-mail addresses — off-limits to all but a select few — is booming as more workers struggle to manage a deluge of unwanted messages at their "regular" e-mail address.

The new sign of status is if

"I have an e-mail that I only disclose to certain people. Otherwise it's crazy." — Susan Purcell, cooking Web site founder

you have someone's elite e-mail," says Andrew Gilman, president at CommCore Consulting Group, a Washington D.C.-based communication and training firm. "E-mail is going through an evolution, and this is the next step."

Workers are using the semi-secret addresses to:

► Dodge unwanted e-mail. More than 90% of Internet us-

ers get junk e-mail, known as spam, at least weekly, based on a report by the Gartner Group of Stamford, Conn. The Federal Trade Commission gets up to 4,500 complaints a day about unsolicited e-mail.

That's partly why Jay Einbender of OffRoad Capital uses three e-mail addresses at his San Francisco investment firm. "It works well," Einbender

says. "The others take a backseat to my confidential e-mail."

► Keep organized. Using addresses for specific purposes eases confusion.

Says Randy Bernard, CEO of Professional Bull Riders in Colorado Springs, Colo., who keeps one e-mail just for personal correspondence: "I'll seldom give it out. It gives me an opportunity to keep my business and personal life separate."

► Save time. Workers don't have to wade through a slew of frivolous messages.

"It's easier than going

through all the e-mail," says Earl Pennell, a business development manager at HyCD, a San Jose, Calif.-based software development firm, who relies on two e-mail accounts.

While keeping track of multiple passwords or e-mail boxes can be a hassle, many workers say the headaches are worth it.

"You have to have a strategy. I have an e-mail that I only disclose to certain people," says Susan Purcell, who is CEO and founder of ucook.com, a Brunswick, Maine, cooking site. "Otherwise, it's crazy."

Gore Pledges A Health Plan For Every Child

By ROBERT PEAR

LOS ANGELES, Sept. 7 — Vice President Al Gore proposed today to guarantee access to affordable health insurance for all children by 2005, expanding on a program enacted two years ago that he conceded had had limited success so far.

Mr. Gore acknowledged that the number of Americans without health coverage had increased steadily since he and President Clinton took office. But in a speech at Children's Hospital of Los Angeles, in Hollywood, he said, "If you elect me President, I will insure that by the year 2005, every single child in our country has full access to fully affordable health coverage." Nearly 11 million children are now uninsured.

When Congress created the Children's Health Insurance Program in 1997, it gave the states billions of dollars and considerable flexibility in how the money could be used. Mr. Gore said he would expand eligibility for the program by increasing the limits on family income and by allowing some parents to enroll with their children. In addition, he would impose financial penalties on states that fail to meet Federal targets for the enrollment of children, while offering bonuses for states that meet the goals.

The Administration said in July that 1.3 million children had been enrolled in the children's insurance program. Mr. Clinton said that he would have expected at least three million by now and that he was therefore "a little disappointed."

Aides to Mr. Gore said his proposals, taken together, could provide coverage for 11 million to 15 million Americans, most of them children. The number of people without health insurance has been climbing in the last decade and now exceeds 43 million.

The goal of offering affordable health insurance to all children, though ambitious, is modest by comparison with Mr. Clinton's original plan to guarantee health insurance for all Americans.

"We have all learned that we cannot overhaul the system in one fell swoop," Mr. Gore said in underlining the differences between his approach and the grand schemes devised in 1993 by the President and Hillary Rodham Clinton.

He also took a dig at the leading candidate for the Republican Presidential nomination, Gov. George W. Bush of Texas, noting that one-fourth of the children in that state lack insurance — a higher proportion than in almost any other state.

While focusing on children, Mr. Gore offered several proposals today to increase coverage of adults, too. He proposed a new tax credit to offset 25 percent of the cost of health insurance purchased by individuals who have no access to employer-sponsored coverage.

"Today, companies that provide coverage get a tax break," Mr. Gore said. "But not individuals who have to get coverage on their own. That's just not fair, and we have to change it."

Many Republicans in Congress agree.

In addition, Mr. Gore's proposal to expand the Children's Health Insurance Program, created in 1997, would extend coverage to the seven million uninsured adults whose children are eligible for either Medicaid or the new children's program.

The logic of the proposal is simple. Most uninsured children come from families in which the parents are themselves uninsured. But Mr.

Gore's proposal raises a question of equity and fairness: Why should the Government provide subsidized health insurance to adults with children while denying it to adults of working age without children?

Mr. Gore did not say how much his proposals would cost or how he would pay for them. Chris Lehane, a spokesman for the Vice President, said, "This will be done in the context of a balanced budget, and we'll put out a detailed budget proposal later, but we have no price tag right now."

Health-care experts said the cost of Mr. Gore's proposals would almost surely exceed \$24 billion over five years — the amount appropriated by Congress to cover a maximum of five million youngsters in the new health program for children.

Administration officials have chided Congress and governors for not doing more to increase health insurance coverage. But this is a tricky issue for Mr. Gore, because the Clinton-Gore Administration shares responsibility for the failure to fulfill the promise of programs already enacted at the President's request.

Despite a vibrant economy, Mr. Gore said today, the number of Americans without health insurance has been growing by about a million a year.

This is "one of the few social indicators that have not improved under the strong Clinton-Gore economy," says a new paper on health policy prepared by the Gore campaign. Even though Congress has created and expanded several health programs, enrollment has been "woefully inadequate," the document says.

White House officials have known for several years that at least four million children eligible for Medicaid were not enrolled, and there is no evidence that this number has gone down, despite many efforts and exhortations by Federal officials in Washington.

Mr. Gore repeated Administration proposals to define the rights of patients in health maintenance organizations, to establish new prescription drug benefits under Medicare and to provide a modest tax credit for the cost of nursing home care. But the focus of his speech was on uninsured children, and Mr. Gore offered these ideas to deal with the problem:

¶The Federal Government should impose financial penalties on states that do not meet Federal targets for enrolling youngsters in Medicaid and in the new health program for children. At the same time, the Government would pay bonuses to states that meet their goals. (Mr. Gore said this would make states accountable for their performance. But critics said it would reward states that are succeeding, at the expense of states that are struggling.)

¶States could expand eligibility for the new Children's Health Insurance Program, so families with incomes up to 2.5 times the official poverty level could qualify. In most states, the ceiling on family income is set at twice the poverty level. For a family of four, the poverty level this year is \$16,700.

¶More affluent families should be allowed to buy insurance coverage for youngsters through Medicaid or the new children's health program if the parents work for companies that do not provide health benefits. Such families would have to pay the full premium, but this would often be a bargain compared with prices in the private market, because large government programs have much greater purchasing power than individuals. The Gore campaign said there were more than two million unin-

The New York Times

WEDNESDAY, SEPTEMBER 8, 1999

1/2

Excerpts From Gore's Speech on Care

Following are excerpts from an address on health care yesterday by Vice President Al Gore at the Children's Hospital of Los Angeles, as recorded by The New York Times:

For more than 50 years we have been engaged in a battle to provide the kind of health care a great nation owes its people. Now after that long century of effort, conflict and concern, it is time to move past theoretical and philosophical divisions beyond a sterile debate about labels and abstractions to ask what we can do now to take concrete, specific, realistic steps to improve health coverage for all of the American people.

Today I'm proposing and with your help as President, I will fight for a series of steps to do just that. We must and we can insure a set of rights so that all Americans can have health coverage and actually get the care they are — all Americans who have health coverage, will get the care they are entitled to. We must and we can secure access to affordable quality health care for every child in the entire country by the year 2005. Join with me and we will do that. We must and we can move toward access to affordable, quality health care for every American family.

This is a fundamentally different approach. We have all learned that we cannot overhaul the system in one fell swoop. Experience has taught us that there is a way to keep what is right while fixing what is wrong with American health care.

The focus of my proposal is health care for working families. It will put doctors and patients in charge, not H.M.O.'s and insurance companies. The steps that I'm proposing here today will guarantee access to affordable health coverage for every child in America and will provide health-care options for millions more adults. But let me be clear. We cannot rest until every single American has affordable health coverage. . . .

Some will argue that greater access to health care is a luxury we can't afford even as they covet our record surplus for the special interests and propose to blow it on a risky tax scheme that would drive us right back into spiraling Federal deficits. For more than two decades I have seen the struggle between working families and special interests. The tobacco lobby, the gun lobby, those who stood against the Family Leave Bill I co-sponsored in the Senate. We've had to fight them all and we're not about to stop now. Others will argue against reforming our health-care system carefully, realistically and step by step. Some of them will tell you that the only acceptable answer is a one-size-fits-all solution. But I believe Americans know better. They know, you and I know, we need visionary but practical change, change that can be enacted into law, change that works for working families, change that meets their cares and concerns, that respects the diversity of health-care needs. Our cause is working families. And in this campaign and in the years ahead, let's put their interests first, ahead of the special interests, ahead of anything.

This is a unique moment for our nation, for our people. Our economy is strong, indeed we are in the midst of the longest period of prosperity in our peacetime history. But we know that prosperity alone will not meet the challenges that we face in American health care. And as Harry Truman reminded us when he began this fight 50 years ago, in a time of prosperity, we can afford many things. But ill-health which can be prevented or cured is one thing we cannot afford.

We must use our prosperity now to bring new change to our health-care system, to make our families healthier and more hopeful for the new century ahead. That's the kind of change that works for working families. And that's why I'm running for President of the United States.

sured children in families with incomes exceeding 2.5 times the official poverty level.

Health-care experts said Mr. Gore's proposals would clearly help some working families, but might divert states from the task of finding and enrolling children who are already eligible for health benefits.

Mr. Gore would give states a bonus

for enrolling children in a program that already offers states a generous financial incentive to do just that. In the new Children's Health Insurance Program, as in Medicaid, the Federal Government and the states share the costs, but the Federal Government pays a larger share of the costs in the new program.

Some of Mr. Gore's proposals are

intended to restore health insurance for tens of thousands of children who lost coverage when their families were removed from the welfare rolls. In theory, most such children were still eligible for Medicaid, but their parents did not always realize it, and officials in some states improperly cut off health benefits along with cash assistance.

The New York Times

WEDNESDAY, SEPTEMBER 8, 1999

2/2

Gore Outlines Proposals on Health Care

Guaranteed Coverage For Children Is Pledged

By CECI CONNOLLY
and AMY GOLDSTEIN
Washington Post Staff Writers

Vice President Gore yesterday promised to guarantee access to health insurance for all children by 2005 as part of a campaign proposal that could extend coverage to as many as one-third of the 43 million Americans who are now uninsured.

In a major speech that laid out his vision of how to shape the nation's health care system, Gore also said that, if elected president, he would help parents and people over the age of 55 obtain coverage for the first time through the country's public insurance programs.

The vice president called for a new system of financial bonuses and penalties to help motivate states do a better job of locating the millions of children who qualify for—but are not enrolled in—Medicaid and the government's relatively new Children's Health Insurance Program. And he proposed a system of 25 percent tax breaks to make insurance more affordable to small businesses and people who need to buy it on their own.

"We must and we can move toward access to affordable, quality health care for every American family," Gore said at Children's Hospital of Los Angeles in the latest in a series of speeches aimed at burnishing a reputation for substantive policy proposals.

While he offered several new ideas, large parts of Gore's plan amount to a continuation of President Clinton's proposals, including initiatives to help disabled people keep their coverage if they return to work and to give tax breaks to Americans for long-term care.

Gore said he favors the administration's proposal to use the expected budget surpluses to keep Medicare from running out of money early in the next century, adding that he opposes the politically unpopular idea of making people wait longer before they can join the nation's health insurance program for the elderly. But, otherwise, he was remarkably silent on the health care issue vexing much of Washington: how to restructure Medicare so that it remains financially solvent well into the future.

In laying out his vision of the future of health care, Gore put the issue of access back on the political front-burner at a time when the ranks of the uninsured have been swelling by about 1 million each year. But he did so in a far more cautious manner than the health-care-for-all pitch that was a key theme of Bill Clinton's 1992 presidential campaign.

Indeed, Gore almost bragged about the limits of his proposal, though officials familiar with the details of the plan predicted that it would provide coverage to perhaps 15 million children and adults

currently without health insurance.

"We have all learned that we cannot overhaul the system in one fell swoop," Gore said, borrowing a line used recently by first lady Hillary Rodham Clinton, whose ambitious health reform plan faltered in 1994. "Experience has taught us that there is a way to keep what is right, while fixing what is wrong with American health care."

Generally, liberal and conservative health care advocates reacted favorably to the proposal. "In a period of incrementalism, this is a big deal and very practical," said Ron Pollack, executive director of Families USA, a health care advocacy group.

The ideas he described yesterday put Gore squarely in the middle of the leading presidential contenders. Bill Bradley, the only other Democrat in the race, says he will soon release a bolder and—almost certainly—more expensive plan that will call for universal access to insurance. "Millions of Americans have serious concerns about the availability of health care coverage and the quality of their care," Bradley said. "I'm glad to see that the vice president shares my belief that these concerns should be a top priority."

Texas Gov. George W. Bush and other Republicans have not offered detailed views on health care but in general have opposed the broad expansion of government programs. "The governor doesn't believe a large government solution is the answer to every problem," said spokeswoman Mindy Tucker, adding that Bush wants to increase enrollment by people who are eligible for existing government health programs.

In his speech, Gore singled out Texas for its large number of uninsured children, noting that one-quarter of them "are still out in the cold."

In a no-nonsense delivery that rarely deviated from the prepared text scrolling on his TeleProm-

Ter, Gore methodically made his case for "visionary but practical change." The vice president gave no clue as to how much his plan would cost, and aides said simply that all of Gore's campaign promises would be paid for within the context of a balanced budget.

As he has done with issues such as education, Gore is attempting to expand on the health care foundation laid by Clinton without radically departing from it. He reiterated his support for a "patients' bill of rights" that the administration wants Congress to adopt to protect people in managed care plans.

"I am not satisfied when life-or-death medical decisions are made by HMO bureaucrats at the other end of a telephone line," he said to applause from about 100 hospital officials and union members. "They don't have a license to practice medicine or a right to play God."

The newest ideas in Gore's plan are the constellation of proposals to extend health coverage to more of the nation's uninsured children and parents. He said the government should expand eligibility in the Children's Health Insurance Program by about 1 million youngsters, by raising the eligibility ceiling to about \$41,000 a year in income for a family of four. Families with higher incomes would be allowed to buy insurance through the program for about \$1,200 a year.

Created in a 1997 budget agreement between Congress and the White House, the \$24 billion program was intended to cover about half of the nation's 11 million uninsured children. But according to the most recent count, only 1.3 million are taking part.

Connolly reported from Los Angeles, Goldstein from Washington.

The Washington Post

WEDNESDAY, SEPTEMBER 8, 1999

Gore Places His Emphasis on Children As Part of New Health-Care Initiative

By JEANNE CUMMINGS

Staff Reporter of THE WALL STREET JOURNAL
WASHINGTON—Vice President Al Gore proposed tax credits for families and workers who must buy their own health insurance and financial bonuses for states that significantly increase the child health-care rolls as part of his new health-care initiative.

Unveiling the plan at Children's Hospital in Los Angeles yesterday, Mr. Gore vowed to take a "fundamentally different approach" to health-care reform than President Clinton did. "We have all learned that we cannot overhaul the system in one fell swoop," the vice president said. "Experience has taught us that there is a way to keep what is right, while fixing what is wrong with American health care."

Mr. Gore's initiatives primarily would build on those already introduced or adopted by the Clinton administration. But ultimately, he said, his goal as president would be to ensure that every child in the U.S. has access to quality health care by 2005.

Among his key proposals are:
• An expansion of the Children's Health Insurance Program, a federally funded state health-insurance program that pro-



Al Gore

vides coverage to children from lower-income families. Under the Gore plan, the program would be adjusted to apply to families earning as much as 250% of the poverty rate, or about \$41,000 for a family of four. About one million children would fall into the new category of coverage. The plan would also permit low-income parents to buy into the program. In addition, families that earn more than 250% of the poverty rate but don't have private health insurance would be allowed to buy into the program.

• A provision that would grant financial bonuses to states that meet child health-care enrollment targets and reductions in CHIP funding for those that fail to show progress. Federal studies have shown that millions of children eligible for government-assisted health care are not enrolled in the programs. Mr. Clinton recently unveiled a series of initiatives aimed at increasing enrollment that ranged from dispatching federal investigators to review state programs to sending letters to public-school principals. Mr. Gore would take those efforts a step further by including financial incentives.

• A new tax credit that would cover 25% of the premium costs for a variety of people who aren't currently covered by insurance. For example, the credit could be used by people aged 55 to 65 to buy into Medicare, by small businesses to offer employees insurance coverage, or by families who are looking to buy private insurance.

Officials Kept Russian Probe From Gore

By BOB DAVIS

Staff Reporter of THE WALL STREET JOURNAL
WASHINGTON—Treasury, State Department and White House officials learned this spring of allegations of a massive Russian money-laundering operation involving Bank of New York Co., but didn't pass the information to the vice president or president.

Vice President Al Gore, in particular, has been criticized by Republican presidential candidates for being "out of the loop" on the money-laundering probe, despite his position as chairman of a binational commission that oversees many aspects of U.S.-Russia relations. "If there was a loop of people, that loop was formed on the day we received a briefing" late last month, said a Gore aide. "It didn't exist before then."

But senior administration officials yesterday detailed, for the first time, a series of contacts by which federal officials learned of the money-laundering probe by U.S. investigators.

Treasury officials learned of the existence. Please Turn to Page A16, Column 1

Continued From Page A3
tence of the investigation in April from regulators at the Federal Reserve Bank of New York. Treasury officials were told there wasn't any evidence that U.S. or International Monetary Fund resources were involved in the money laundering, a senior administration official said.

The Treasury Department then relayed the information up the chain of command to then-Treasury Secretary Robert Rubin. Mr. Rubin has told former colleagues that he doesn't remember being told of the matter. But the information wasn't passed to senior White House officials because it was considered to be the province of the Justice Department, the administration official said.

At the time, the Treasury was considering what conditions the IMF should insist upon to protect any future loans to Russia against theft or misuse. Treasury officials eventually developed a plan in which any IMF loans would go to pay off Russia's existing debt to the fund and wouldn't pass through Moscow. The Clinton official said that learning about the money-laundering probe didn't affect the safeguards that were sought.

Separately, in March 1999, State Department officials learned from a foreign government that Bank of New York was being investigated. State Department officials then alerted their colleagues who work on crime and corruption issues at the White House's National Security Council. Together, the State Department and NSC officials briefed the Justice Department and Federal Bureau of Investigation on the allegations, two senior administration officials said. Neither the Justice Department nor the FBI would confirm the existence of the probe at that time, the officials said.

Afterward, the Clinton officials said, State Department and NSC officials would "remind" the Justice Department and FBI

of their interest. But investigators didn't tell the State Department or NSC about the probes or whether foreign-policy issues were involved. As a result, said a senior Clinton administration official, the allegations concerning money laundering and Bank of New York weren't passed on to policy officials at the White House or to the vice president's office.

Administration officials make a distinction between the information provided by Fed officials or overseas contacts, and the Justice Department's formal money-laundering probe. Treasury, State and White House officials, including Mr. Gore, weren't briefed about the formal Justice Department probe until around Aug. 27.

The Fed has been looking at questions of Russian money laundering for some time. In 1995, it conducted an inquiry into possible illegal banking activities by Menatep, the Russian bank that is now a focus of the money-laundering probe. That investigation included a visit to Moscow by a top Fed official and a meeting in Washington between Fed investigators and Menatep Vice Chairman Konstantin Kalagovsky, now a leading figure in the Bank of New York investigations.

President Clinton plans to raise the money-laundering case with Russian Prime Minister Vladimir Putin when the two meet this weekend at an economic summit in New Zealand. Mr. Clinton wants to assure the Russians that the probe isn't being driven by U.S. domestic politics, said a U.S. official, and emphasize U.S. concerns that international loans and aid not be abused. Investigators are looking at whether IMF loans were improperly diverted into offshore accounts.

"The president has always been concerned with issues of crime and corruption in Russia, and has raised that in his meetings with Russian officials," said White House spokesman Joe Lockhart.

THE WALL STREET JOURNAL

WEDNESDAY, SEPTEMBER 8, 1999

WASHINGTON

Gore shares plan to expand access to health care



Back to school: President Clinton takes questions from first-graders at Brooke Grove Elementary School in Olney, Md.

Politicians greet students with education proposals

Republicans and Democrats visited public schools Tuesday to highlight their education programs as students returned after summer recess.

President Clinton told students and parents at Brooke Grove Elementary School in Olney, Md., that the GOP tax cut would hurt education funding. "It's basic arithmetic," he said. "We must invest more, not less, in education."

In Cincinnati, Republican representatives J.C. Watts Jr. of Oklahoma, Anne Northup of Kentucky and Steve Chabot of Ohio visited Clinton Elementary School to tout the GOP's school-choice plan and efforts to turn more federal money over to local school officials to determine how best to spend it. They said school voucher programs and charter schools give parents alternatives to failing public schools. "I think competition in the schools is a good thing," Chabot said.

CHINA ISSUE: House International Relations Committee Chairman Benjamin Gilman, R-N.Y., urged President Clinton to press the Chinese leadership to renounce the use of force against Taiwan. Clinton meets this week with Chinese President Jiang Zemin at the Asia-Pacific Economic Cooperation summit. Gilman said Congress is concerned about threats against Taiwan by mainland China, which regards the island as a renegade province. U.S. policy is that there is only one China and the issue is to be solved peacefully.

PRESIDENTIAL TRAVEL: President Clinton, who visited only three foreign countries during his first year in office, is now the most widely traveled president. In 6½ years in office, he has been to 58 countries and territories. George Bush visited 36 over four years, while Ronald Reagan went to 26 over eight years. Among possible stops in 2000 are Antarctica, Kosovo and Vietnam. Stephen Hess, a presidential analyst at the Brookings Institution, said presidents travel more at the end of their terms as they look to build their historical legacy. "As they come to the end of their regime, they tend to get more adulation and cheering crowds when they go abroad," he said. "Politicians, particularly presidents, like that sort of stuff."



Baucus: Accused of harassment

SENATE CHARGES: Sen. Max Baucus, D-Mont., has been accused of making sexual advances toward his chief of staff, Christine Niedermeier, and firing her when she told him to stop. Baucus denied sexually harassing Niedermeier, and said she made the accusations after he told her he was letting her go because of staff complaints about her management style. She has not filed a formal complaint. The case was first reported by Roll Call, a Capitol Hill newspaper.

FEDERAL NET HACKER: Eric Burns of Shoreline, Wash., known in computer hacking circles as "Zyklon," pleaded guilty in Alexandria, Va., to cyberattacks on the Web pages of Vice President Gore, NATO and the U.S. Information Agency. Damage exceeded \$40,000. Burns faces up to five years in prison at sentencing Nov. 19. He also admitted hacking other government and business sites, and advising others on how to penetrate the White House Web site.

CORRECTION: An item Tuesday should have said the Constitution Party, formerly the U.S. Taxpayers Party, nominated founder Howard Phillips to be president and syndicated columnist Joseph Sobran to be vice president.

Written by Paul Leavitt with staff and wire reports

By Laurence McQuillan
USA TODAY

Vice President Gore unveiled a broad plan Tuesday to bring affordable health care to millions of children and low-income adults through a program of tax credits and funding incentives to the states.

But he stopped short of offering details on how much his ideas would cost.

Outlining his health-care priorities should his quest for the White House succeed, Gore called for improvements in the existing system while chiding his Democratic rival, former senator Bill Bradley, for favoring an approach that would resurrect the debate over universal health care.

"We have all learned that we cannot overhaul the system in one fell swoop," Gore said, an apparent reference to President Clinton's ill-fated effort shortly after coming to the White House in 1993. "We must and we can secure access to affordable, quality health care for every child in America by 2005," Gore said in a speech in Los Angeles.

Gore's plan focuses on expanding programs such as the Children's Health Insurance Program to cover children in families that earn too much to qualify for Medicaid but too little to afford private insurance.

States would receive additional funding for the program.

Campaign Press Secretary Kiki Moore said the vice president will unveil details later in the year.

Gore also called for a 25% refundable tax credit for individuals who do not have access to health-care plans through their employers.

He said companies get a tax credit for the cost of health insurance, "but not individuals who have to get coverage on their own. That's just not fair, and we have to change it."

Gore also noted that small businesses account for about 30% of the nation's workforce but that many do not supply health care because it can cost them as much as three times what it costs large companies for insurance.

Republican Rep. John Boehner of Ohio said Gore's plan failed to address a key reason many small firms do not offer health coverage: fear they will be subject to frivolous lawsuits.

"Few right-minded employers in America will even dare to offer health coverage" until that issue is addressed, Boehner said.

The Families USA Foundation praised Gore's willingness to address health-care issues and urged other candidates to discuss ways to extend coverage to an estimated 43 million Americans without it.

Ron Pollack, executive director of the consumer group, praised Gore for "being the first presidential candidate to outline a proposal that would go a long way to helping working families get the health coverage they need."

Scott McClellan, a spokesman for GOP front-runner George W. Bush, said, "Health care is an important issue, but it doesn't require the kind of big government solutions that Al Gore now... supports."

Bradley said, "We have to judge what a program can accomplish, not just whether it sounds good."

Bradley said he would propose a health-care policy in several weeks.

Your child
can be an
Earth Dog
Reporter



News

POLITICS

Gore offers Rx for the uninsured



Fred Frouser / Reuters

Vice President Al Gore unveils his plan to improve health care coverage for Americans during a campaign speech at Children's Hospital of Los Angeles on Tuesday.

By Claire Shipman
NBC NEWS CORRESPONDENT

LOS ANGELES, Sept. 7 — Vice President Al Gore borrowed a page from an old Clinton campaign handbook on Tuesday, promising health insurance for millions of Americans who don't have it.

Video



today show

Select your
connection speed

28.8 56.6 T1

Free Windows
Media Player

NBC's Claire Shipman
reports on Gore's health
insurance proposal.

© COMPLETE STORY →

ADVERTISING ON MSNBC

FIND

books in the news on **BARNES & NOBLE**

Find Books

\$10 off

special offer for
FIRST TIME CUSTOMERS

CDNOW

click here

NEWS

[cool tools]

ON YOUR DESKTOP!

- BREAKING NEWS
- LOCAL WEATHER
- TRACK YOUR STOCKS

News Alert



Claire Shipman
NBC CORRESPONDENT

IT IS ONE of Gore's costliest campaign proposals to date. The centerpiece is a promise to give every child in the United States health insurance.

But what it doesn't do is propose an overhaul of the nation's health care system — a plan that backfired on Bill Clinton in 1993.

"If you elect me president," Gore said, "I will ensure that by the year 2005, every single child in our country has full access to fully affordable health coverage."

Gore's key proposals:

- Let more people participate in a government program that offers low-income families insurance for their children.
- If people earn too much money to qualify, but still need insurance, they can buy in.
- Parents in low-income families would become eligible for insurance too.



Live Vote

How would you describe Gore's health care plan?

A smart set of incremental changes.

Too little, too late.

A prescription for disaster.

VOTE

MSNBCINTERACTIVE

Vote to see results

- Anyone earning up to \$100,000 who has to buy an individual policy or buy into a government program would get a tax break.
- Allowing people to buy into Medicare 10 years early, at age 55, if they have no other insurance.

Health care experts call the plan a practical one.

"It builds on programs that already exist and seems to work well and I think it is practically feasible to get this enacted," said Ron Pollack, of Families USA.

With his Tuesday speech, the vice president staked out different ground than that of his Democratic rival, former Sen. Bill Bradley, who has said he will propose something approaching universal coverage, and Republicans and health industry advocates, who fear that imposing too many mandates on private health care firms will drive up costs.

Gore won't name the cost, but he says he can pay for it.

"Later in the campaign, all of the proposals that I have put forward will be integrated into a balanced budget," Gore said.

But with experts

Candidate Profiles



- **MSNBC Interactive**
• Comprehensive interactive profiles of all the announced presidential candidates

estimating a cost for the program of between \$30 billion and \$50 billion over five years, many are eager to see just how he'll make it all add up.

The Associated Press contributed to this report.

TODAY'S TOP NEWS STORIES

- STORY** U.N. staff pulling out of E. Timor
 - STORY** Gore offers Rx for the uninsured
 - STORY** Reno offers Waco probe to Danforth
 - STORY** U.N. moves toward a Timor force
 - STORY** 12 FALN members accept clemency
 - SPECIAL REPORT** "Politics" - The critical issues and debates concerning America
-

MSNBC VIEWERS' TOP 10

Would you recommend this story to other viewers?

not at all **1 - 2 - 3 - 4 - 5 - 6 - 7** highly

[BACK TO TOP](#) ↑



MSNBC is optimized for
• Microsoft Internet Explorer
• Windows Media Player

• **MSNBC Terms, Conditions and Privacy** © 1999

Cover | Quick News | News | Business | Sports | Local | Technology | Living & Travel | Health
TV News | Opinions | Weather | Shopping | MSN | Comics | Find | About MSNBC | Help | Index
Cool Tools | Jobs | Write Us | Advertising on MSNBC | Y2K Statement | Terms, Conditions, and Privacy



• Find • Help • Cool Tools • Write Us

CNN en Español
Check out our
Spanish Specials

CNN.com

MAIN PAGE
WORLD
ASIANOW
U.S.
U.S. LOCAL
ALLPOLITICS

TIME
CQ

analysis
community
WEATHER
BUSINESS
SPORTS
TECHNOLOGY
NATURE
ENTERTAINMENT
BOOKS
TRAVEL
FOOD
HEALTH
STYLE
IN-DEPTH

custom news
Headline News brief
daily almanac
CNN networks
on-air transcripts
news quiz

CNN WEB SITES:

myCNN.com **CNNi**
allpolitics **CNNfn**

EN ESPAÑOL
em português
SVE:SKA
NORGE
danmark

TIME INC. SITES:

Go To ...

MORE SERVICES:

video on demand
video archive
audio on demand
news email services
free email accounts
desktop headlines
podcast
pagemet

allpolitics.com > storypage

TIME CQ

Gore unveils health care proposal for reaching the uninsured

September 7, 1999

Web posted at: 4:16 p.m. EDT (2016 GMT)

LOS ANGELES (CNN) -- Vice President Al Gore unveiled Tuesday a series of proposals aimed at bringing millions of uninsured Americans into the health care system, including a plan to give every child in the nation access to affordable health care by 2005.

To bring more children into the ranks of the insured, Gore is proposing to expand the Children's Health Insurance Program, which helps states provide coverage to children in working families. States can use the federal CHIP money to cover children in families that earn up to 200 percent of the poverty level. If elected, Gore said he would work to raise that cap to 250 percent.

"That is a commitment that I'll keep," he said.

Gore would also allow families that do not qualify for the program, and do not receive health benefits through their jobs, to buy into the program. He would give financial bonuses to states that meet enrollment targets for CHIP and Medicaid, programs he believes are not fully utilized.



Vice President Gore spoke Tuesday on the country's health care system

VIDEO

Gore unveils health care proposal for reaching the uninsured (9-7-99) | Real: 28K | 80K, Windows Media: 28K | 80K

CAMPAIGN 2000

Presidential candidates push for support at Labor Day events (9-6-99)

Democratic fundraiser does double duty on Gore and Clinton campaigns (9-6-99)

TR, FDR, JFK, LBJ, and now W? (9-6-99)

Bush addresses conservatives with a 'call to conscience' (9-6-99)

Rev. Jesse Jackson says Bush drug dilemma shows need to change law (9-6-99)

MORE HEADLINES

FOLLOW THE MONEY

How much money have the candidates raised? Here are their quarterly reports to the Federal Election Commission.

VIDEO

CNN's Bill Schneider provides a political primer for the Bush candidacy (9-7-99) | Real: 28K | 80K, Windows Media: 28K | 80K

CNN's Bill Delaney reports on parades and campaigns in New



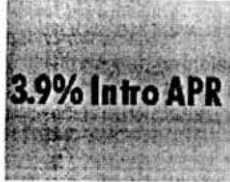
SPECIAL
Save \$
on your
supply
STAR

DISCUSSION:
message boards
chat
feedback

SITE GUIDES:
help
contents
search

FASTER ACCESS:
europe
japan

WEB SERVICES:



Gore took a potshot at Texas Gov. George W. Bush, the Republican presidential front-runner, when he noted that many Texas children don't have health insurance even though they are eligible for health insurance via CHIP.

"In some states -- Texas springs to mind -- one-quarter of all children are still out in the cold," he said.

Gore noted that the fastest-growing group of uninsured Americans are between 55 and 65, what he called the "near elderly." Gore proposed allowing "vulnerable Americans" to buy into the program as early as age 55 and he promised a 25 percent tax credit to help defray the cost. Currently, Americans are eligible for Medicare at 65.

Gore's proposals follow the incremental approach to changing managed care adopted by President Bill Clinton after his attempt to revamp the system failed to win congressional approval in 1994.

"We have all learned that we cannot overhaul the system in one fell swoop," Gore said. "Experience has taught us that there is a way to keep what is right, while fixing what is wrong with American health care."

Gore's plan also would:

- Let people with disabilities keep Medicare or Medicaid when they returned to the workplace.
- Encourage small businesses to band together to negotiate rates for their workers' coverage by providing a 25 percent tax credit to the firms.
- Press for a "real, enforceable" patients' bill of rights, similar to legislation that Congress will consider when it returns this month from recess. Gore didn't explicitly say in his remarks whether he favors allowing patients to sue their health maintenance organizations and collect damages when care has been denied. But, he has promoted Democratic legislation this year that would do so.

Hampshire (9-7-99)
Real: 28K | 80K,
Windows Media: 28K | 80K

[VIDEO ARCHIVE](#)

TIME THIS WEEK

Is George W. just a brand name, or part of another political dynasty?

'TOONS



Mike Luckovich: "You'd vote for that guy?" (9-1-99) [more](#)

Bill Mitchell: "Got milk?" (9-6-99), "Prognosis: 'Iffy'" (8-30-99) [more](#)

Bob Lang: "Coming from all sides" (8-26-99) [more](#)

RELATED SITES

- [Bauer for President 2000](#)
- [Bill Bradley for President](#)
- [Buchanan 2000](#)
- [George W. Bush](#)
- [Elizabeth Dole 2000](#)
- [Steve Forbes 2000](#)
- [Gore 2000](#)
- [Orrin Hatch](#)
- [Keyes 2000](#)
- [McCain 2000](#)
- [Quayle 2000](#)

[Federal Election Commission Web site](#)

MESSAGE BOARD

[Democratic Presidential Primary](#)

[GOP Presidential Primary](#)

[Third Party](#)

Candidates

Gore's "bill of rights" would guarantee patients the right to see a specialist, and ensure that doctors can tell patients all their medical options regardless of cost. It also would ensure that pregnant women and cancer patients wouldn't have to change doctors in the middle of treatment.

"They don't have a license to practice medicine and they don't have the right to play God," Gore said of HMO's.

He suggested that it also would require managed care companies to cover mental illness. Gore's wife, Tipper, recently disclosed that she suffered from depression.

"I want to make sure that a patient with depression is given access to care on terms no different from a patient who has diabetes," he said. "And I will begin by improving mental health services for those who receive Medicaid."

Gore promised to establish new public-private partnerships to expand access to prevention and wellness programs and to promote such initiatives in the workplace. He didn't say what the government's role would be, however, nor did he say how he would finance the new initiatives.

Gore's proposal staked out ground between that of his Democratic rival, former Sen. Bill Bradley, who has said he will propose something approaching universal coverage, and Republicans, who fear that imposing too many mandates on private health care firms will drive up costs.

"Others will argue against reforming our health care system carefully, realistically, and step-by-step. Some of them will tell you that the only acceptable answer is a one-size-fits-all solution," Gore said, in an apparent reference to Bradley.

The Associated Press contributed to this report.

MORE STORIES:

Tuesday, September 7, 1999

- [Bradley to make official announcement](#)
- [No Senate run for New Jersey governor](#)
- [Congress returns; so does tax debate](#)
- [Gore unveils health care proposal for reaching the uninsured](#)
- [A look at George W. Bush's debating style](#)
- [Cisneros reaches plea agreement](#)
- [White House: FALN prisoners ready to accept clemency offer](#)
- [Sources: Reno offers Danforth Waco investigation job](#)
- [Analysis: Again, Reno didn't get word](#)
- [Black leaders criticize Bush's stance on Confederate flag](#)
- [In death penalty cases, Bush looks at guilt, the courts](#)

[ARCHIVES](#)

Search CNN/AllPolitics

Enter keyword(s)

go

[help](#)

© 1999 Cable News Network, Inc. All Rights Reserved.
Terms under which this service is provided to you.
[Read our privacy guidelines.](#)
[Who we are.](#)



Partner Sites
[Newsweek.com](http://www.fox.com)
[Britannica Internet Guide](http://www.britannica.com)



Gore Urges Health Care Reforms

By Scott Lindlaw
 Associated Press Writer
 Tuesday, September 7, 1999; 7:54 p.m. EDT

LOS ANGELES (AP) -- Vice President Al Gore promised Tuesday to ensure that all children have access to affordable health care by 2005, offering a wide-ranging package of reforms aimed at bringing as many as 15 million uninsured Americans into the health care system.

Yet the Democratic presidential candidate stressed that, if he captured the White House, he would pursue the same incremental approach to changing health care that President Clinton adopted after his attempt to revamp the system failed to win congressional approval in 1994.

"We have all learned that we cannot overhaul the system in one fell swoop," Gore said at Children's Hospital. "Experience has taught us that there is a way to keep what is right, while fixing what is wrong with American health care."

The unveiling of Gore's health care proposals -- and Texas Gov. George W. Bush's announcement of his education program last week -- moves the campaign for the White House to a new stage as the candidates begin offering specifics on their agendas.

Gore did not mention Bush in his remarks, but one reference clearly was aimed at the Republican presidential front-runner. "In some states -- Texas springs to mind -- one-quarter of all children are still out in the cold," Gore said.

With his proposal, the vice president staked out different ground than that of his Democratic rival, former Sen. Bill Bradley, who has said he will propose something approaching universal coverage, and Republicans and health industry advocates, who fear that imposing too many mandates on private health care firms will drive up costs.

While portions of his package were new, Gore borrowed heavily from initiatives promoted by Clinton, and, in a few cases, by Republicans.

"Taken together, these steps will make health care affordable for millions of Americans who cannot afford it today. They will move toward the day when every American has access to affordable, quality coverage."

Gore did not estimate the cost of his proposals. Spokesman Chris Lehane said that would come "in the near future," but that he did not anticipate a tax increase would be needed to finance them.

About \$4.3 billion in federal taxes was allocated last year to the Children's Health Insurance Program, the primary vehicle Gore would use. That program, designed to provide health insurance coverage to children in families with incomes too high to qualify for Medicaid, is primarily block grants to states. Most states establish a sliding scale of subsidies based on family income.

"We have to judge what a program can accomplish, not just whether it sounds good," Bradley said in a statement. One criteria his plan would meet, when he unveils it in the coming weeks, would be "stating honestly what the true cost of this program would be," Bradley said.

According to Gore, 43 million Americans lack health care coverage, and the number has grown by about 1 million a year this decade. Some 11 million children are uninsured.

To cover them, Gore would expand the Children's Health Insurance Program, which helps states provide coverage to children in working families. Currently, states can use the federal CHIP money to cover children in families that earn up to 200 percent of the poverty level. Gore would raise that cap to 250 percent.

California and four other states already have set the cap at 250 percent or higher, according to Gabriela Alcalde, policy specialist at the National Conference of State Legislatures.

Gore also would allow families that do not qualify for the program, and do not receive health benefits through their jobs, to buy into the program. States would be permitted to extend coverage to all parents whose children are eligible for CHIP or Medicaid.

Gore would give financial bonuses to states that meet enrollment targets for CHIP and Medicaid, programs he said are not fully utilized.

The CHIP expansions and efforts to bring more eligible people into such programs would result in an increase of 11 million to 15 million children and adults covered, Lehane said.

Gore said the fastest-growing group of uninsured Americans are those between 55 and 65. Currently, Americans are eligible for Medicare at 65.

As Clinton has, Gore proposed allowing "vulnerable Americans" to buy into the program as early as age 55. Gore promised a 25 percent tax credit to help defray the cost.

Gore also would:

--Let people with disabilities keep Medicare or Medicaid when they returned to the workplace. Such a proposal has passed the Senate and is awaiting consideration in the House.

--Encourage small businesses to band together to negotiate rates for their workers' coverage by providing a 25 percent tax credit to the firms. Republicans favor such an approach.

--Press for a "real, enforceable" Patients' Bill of Rights, similar to legislation that Congress will consider this month. Gore didn't explicitly say Tuesday whether he favors allowing patients to sue their HMOs and collect damages when care has been denied. But like Clinton, he has promoted legislation this year that would do so.

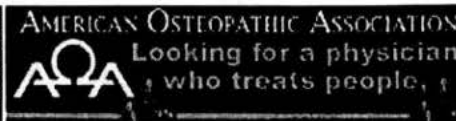
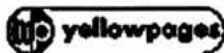
Walter Zelman, an architect of Clinton's failed health care plan who now heads the California Association of Health Plans, called Gore's initiatives "a reasonably strong proposal to get at the issue of the uninsured."

Still, he warned, the package could be too costly, "especially since it proposes to add benefits for the already insured, as well as coverage for the uninsured."

© Copyright 1999 The Associated Press

[Back to the top](#)

washingtonpost	NEWS	STYLE	SPORTS	CLASSIFIEDS	MARKETPLACE				
PRINT EDITION	TOP NEWS	WORLD	NATION	POLITICS	METRO	BUSINESS & TECH	HEALTH	OPINION	WEATHER





Partner Sites
Newsweek.com
[Britannica Internet Guide](http://Britannica.com)



Gore Health Care Glance

By The Associated Press

Tuesday, September 7, 1999; 6:51 p.m. EDT

Outline of Vice President Gore's health care reform proposal Tuesday in Los Angeles:

--Would ensure access for all children to affordable health insurance by 2005 by expanding Children's Health Insurance Program (CHIP) to include families with incomes up to 250 percent of the poverty line. The current eligibility ceiling for the program is 200 percent of the poverty line. The program also would allow families with incomes above \$41,000 to "buy into" federally subsidized health care coverage.

--States could also enroll parents of eligible children for coverage.

--Senior citizens and self-employed people would get a 25 percent refundable tax credit for health care insurance premiums if they lack access to employer-based coverage.

--People with disabilities could keep Medicare or Medicaid when they return to the workplace.

--Small businesses that band together to negotiate rates for their employee coverage would get a 25 percent tax credit.

--Would expand Medicaid coverage of mental health care.

© Copyright 1999 The Associated Press

[Back to the top](#)



The Los Angeles Times

Wednesday, September 8, 1999

Gore Pledges to Close Health Insurance Gaps, Cover All Children

By CATHLEEN DECKER, Times Political Writer

Building on the incremental solutions pushed by President Clinton since the failure of his vaunted health care overhaul, Vice President Al Gore vowed Tuesday to insure every child in America and to fill the health insurance gaps straddled by their parents, all by the end of a first presidential term in 2005.

The vice president said he would expand an existing federal-state program that helps provide health insurance and offer it to children whose parents make about \$41,000 to support a family of four. That amount is 250% of the federal poverty level, up from program's current income target of 200% of the poverty level, or about \$33,000 for a family of four.

That program--the Children's Health Insurance Program, created in 1997--uses federal and state money to help insure children. Members pay according to income and family size, and most are signed up through health maintenance organizations. Nationwide, about one child in 10 does not have health insurance.

Gore's proposal also would allow the uninsured parents of children who qualify for the Children's Health Insurance Program--or for Medicaid, insurance for the indigent--to buy insurance at reduced rates, thus lessening the numbers of uninsured working parents.

Backs Medicare Expansion Plan

He also backed a proposal already advanced by Clinton that would enable Americans ages 55 to 65 to buy into Medicare, in effect expanding access to one of the fastest-growing segments of the uninsured population.

"Taken together, these steps will make health care affordable for millions of Americans who can't afford it today," Gore told an audience assembled at Childrens Hospital in Los Angeles. "They will move us toward the day when every American has access to affordable, quality coverage."

Gore was silent on the question of how he would finance a program that could easily reach into the multibillion-dollar range. Spokesman Chris Lehane said that would be detailed later.

"It's all going to be done in the context of a balanced budget," Lehane said.

The broad plan Gore outlined Tuesday offered something for nearly everyone: Small business owners would win greater access to cheaper pools of insurance, and the self-employed or those without insurance at work would get the same tax break as businesses on health insurance costs. The disabled would be able to keep Medicaid or Medicare coverage when they return to work--instead of losing them and being denied private coverage because of preexisting conditions.

Health care advocates and policymakers had mixed reactions to Gore's proposals, although most lauded him for tackling what many believe to be the largest health care problem facing the country, the 43 million Americans not covered by indigent care, private insurance or employer health plans.

"The biggest gap in coverage is adults and this is an efficient way to begin to reach them," said Judy Feder, dean of policy studies at Georgetown University and a contributor to Clinton's failed 1993-94 health care reform plan.

E. Richard Brown, director of the UCLA Center for Health Policy Research and a professor at the UCLA School of Public Health, said that while helpful, Gore's program would not solve the problems of most uninsured Americans.

California's Legislature recently killed three bills that would have expanded eligibility for government insurance programs to those at 300% of the poverty level--far above Gore's proposal--and would have applied to parents as well as children, as Gore's would. Even then, only 2 million of the 7 million uninsured Californians would have been eligible, Brown said.

"It sounds like a number of interesting and useful small pieces which will help states expand [coverage] if they want to," Brown said. "But it still will leave probably the largest segment of the uninsured population out in the cold."

The bigger problem is adults who make too much money to qualify for assistance programs but cannot afford premiums for private insurance. While Gore dealt with that issue by offering individuals a 25% tax credit for health insurance costs, Brown said that most people cannot come up with the up-front money.

Gore advisors acknowledged that the overall plan unveiled Tuesday

is somewhat limited, saying it would help about 11 million to 15 million people, some of whom are already eligible for the existing Children's Health Insurance Program.

The impact in the states would be mixed, according to health care analysts. California, where access to health care has recently been broadened, would feel less impact than most.

This state expects to cover children in families at 250% of the poverty level--Gore's proposal--by next month. The children's program here goes under the name of Healthy Families.

Surpasses Other Candidates on Details

In terms of details, Gore easily advanced beyond the rest of the presidential candidates, who largely have spoken sympathetically about the plight of the uninsured but left specifics for later.

His Democratic primary opponent, former New Jersey Sen. Bill Bradley, has said only that he would press for universal health care. He said Tuesday that he would soon offer proposals that make clear "that the vice president and I have a different approach to the fundamental health care issues facing America."

A spokesman for the leading Republican presidential candidate, Texas Gov. George W. Bush, criticized Gore's proposal as "the kind of big government solution" that Gore and Clinton "consistently embrace."

The spokesman, Scott McClellan, said that Bush was preparing his own health care plan.

Whether it has the desired political effect, Gore's plan is a model of the centrist approach that Clinton endorsed after his more radical health care plan was blasted by nearly all sides in 1993-94.

The vice president offered traditionally Democratic notions of broad access to insurance coverage with a Republicanesque dependence on tax breaks to pay some of the costs.

Gore took pains to avoid comparisons with Clinton's doomed effort, which was quarterbacked by First Lady Hillary Rodham Clinton.

Neither was mentioned by name, but Gore clearly alluded to the fiasco.

"This is a fundamentally different approach," said Gore, not saying to what he was comparing his effort. Later, he said rather pointedly

that the country needs "visionary but practical change."

Gore's biggest applause lines came at the expense of HMOs--which, ironically, would pick up most of the health care business generated by his proposals. Accompanied to the stage by Evelyn Alvarado of Los Angeles, whose three children are now covered by a Healthy Families policy administered by the Molina HMO, Gore vowed to push through Congress tough legislation to rein in HMOs.

He also told a joke about a dead HMO bureaucrat allowed into heaven--but only for three days. It was a reference to the common complaint that HMOs too strenuously limit hospital stays.

"I am certainly not satisfied when life-or-death medical decisions are made by HMO bureaucrats at the other end of a telephone line," Gore said. "They don't have a license to practice medicine, and they have no right to play God."

Times staff writer Alissa J. Rubin and political writer Ron Brownstein contributed to this story.

Copyright Los Angeles Times

The Los Angeles Daily

Gore details health-care plan

By Robert Monroe, Staff Writer

Democratic presidential candidate Al Gore pledged Tuesday to offer affordable health care for all children by 2005 and expand medical coverage for low-income adults and retirees. Speaking at Childrens Hospital Los Angeles, the vice president promised he would not rush wholesale reforms, alluding to the Clinton-Gore administration's failure to overhaul the health-care system in 1994.

"Experience has taught us that there is a way to keep what is right, while fixing what is wrong with American health care," Gore said.

"We must use our prosperity now to bring new change to our health-care system, to make our families healthier and more hopeful for the new century ahead."

Gore called for expansion of the federal Children's Health Insurance Program, which backs state programs for low-income families, including California's Healthy Families. The program covers families with incomes up to 200 percent of the poverty level. Nearly 11 million children are uninsured.

Gore proposed raising the qualifying family income level to 250 percent – the equivalent of \$41,000 made annually by a family of four.

Gore is the first of the front-running candidates to put forth a specific health-care fix as the presidential campaigns swing into high gear. Last week in Los Angeles, Republican candidate George W. Bush unveiled a proposal to overhaul the country's educational system.

Gore's pledge, if it was implemented, could have little effect in California, where legislators have budgeted an expansion of Healthy Families to the 250 percent level for the fiscal year.

What's new is that Gore's plan also would allow families that earn too much to be eligible to buy into the insurance program for their children and themselves.

Gore put no price tag on the cost of his proposal, which also would provide incentives for states to find and enroll qualifying children. In California, 163,000 children, roughly half those eligible, are enrolled in Healthy Families.

Reaction to Gore's proposal was mixed.

"This is a pretty revolutionary proposal because it would be extending Medicare

to children," said Dr. Randall Wetzel, director of critical care medicine at Childrens. Wetzel attended Gore's speech.

Glenn Melnick, professor of health economics at the University of Southern California and a consultant at the Rand think tank in Santa Monica, said Gore's plan could have unintended consequences. Letting working poor parents join could prompt employers to drop health insurance altogether defeating the purpose of a government program designed to supplement employer-based insurance, not replace it.

"Employers are smart. They'll figure it out," said Melnick. "Expanding coverage to kids is the lowest-cost option with the least number of unintended side effects."

Gore made a subtle stab at Bush, the governor of Texas, noting that in that state "one-quarter of all children are still out in the cold."

Among Gore's other proposals were the introduction of a 25 percent tax credit for individuals who buy their own health insurance; allowing people 55 to 65 to buy into Medicare; and letting people with disabilities keep their health-care insurance when they return to work.

Republican candidate John McCain plans to introduce his own plan probably in the fall.

"We want to concentrate on market approaches and private sector approaches rather than big government plans and I think that's where we fundamentally differ from the Democrats," said McCain's spokesman, Howard Opinsky.

Likewise, a spokesman for Bush's campaign termed Gore's proposal an unnecessary big-government solution to health-care reform. The front-running Republican candidate does not have a health-care proposal yet, said Scott McClellan.

"He will be laying out his health-care proposals over the course of the campaign," McClellan said.

In a statement released by his campaign office, Democratic candidate Bill Bradley said while he applauded Gore's placement of health-care coverage as a high priority, any meaningful proposal should include an honest estimate of a program's cost.

"We have to judge what a program can accomplish, not just whether it sounds good," the former U.S. senator said.

Bradley, who has espoused more universal health-care coverage than Gore

proposes, said he will unveil his own proposal in several weeks. He added that his plan will "make clear that the vice president and I have a different approach to the fundamental health-care issues facing America."

On the second day of his stop in Los Angeles, Gore left the hospital shortly after noon to attend what staffers called a series of "private meetings." He also attended a reception at a private home in the Los Angeles area and then another reception at the Garden of Eden nightclub in Hollywood.

Today, Gore plans to address an American Legion convention in Anaheim and attend a luncheon hosted by the Democratic Foundation before returning to Washington, D.C.

September 8, 1999 Wednesday, CHICAGO SPORTS FINAL EDITION

HEADLINE: GORE VOWS AFFORDABLE HEALTH CARE FOR CHILDREN

BYLINE: Associated Press.

DATELINE: LOS ANGELES

BODY:

Vice President Al Gore promised Tuesday to ensure that all children have access to affordable health care by 2005, offering a wide-ranging package of reforms aimed at bringing as many as 15 million uninsured Americans into the health-care system.

Yet the Democratic presidential candidate emphasized that, if he captures the White House, he would pursue the same incremental approach to changing health care that President Clinton adopted after his attempt to revamp the system failed to win congressional approval in 1994.

"We have all learned that we cannot overhaul the system in one fell swoop," Gore said at Children's Hospital. "Experience has taught us that there is a way to keep what is right, while fixing what is wrong with American health care."

The unveiling of Gore's health-care proposals, and Texas Gov. George W. Bush's announcement of his education program last week, moves the campaign for the White House to a new stage as the candidates begin offering specifics on their agendas.

Gore did not mention Bush in his remarks, but one reference clearly was aimed at the Republican presidential front-runner. "In some states, Texas springs to mind, one-quarter of all children are still out in the cold," Gore said.

With his proposal, the vice president staked out different ground than that of his Democratic rival, former Sen. Bill

Bradley, who has said that he will propose something approaching universal coverage, and Republicans and health-industry advocates, who fear that imposing too many mandates on private health-care firms would drive up costs.

While portions of his package were new, Gore borrowed heavily from

initiatives promoted by Clinton, and, in a few cases, by Republicans.

"Taken together, these steps will make health care affordable for millions of Americans who cannot afford it today. They will move toward the day when every American has access to affordable, quality coverage."

Gore did not estimate the cost of his proposals. Spokesman Chris Lehane said that would come "in the near future," but that he did not anticipate a tax increase would be needed to finance them.

About \$4.3 billion in federal taxes was allocated last year to the Children's Health Insurance Program, the primary vehicle Gore would use.

That program, designed to provide health insurance coverage to children in families with incomes too high to qualify for Medicaid, is primarily block grants to states.

Most states establish a sliding scale of subsidies based on family income.

September 8, 1999, Wednesday, CONSTITUTION EDITION

HEADLINE: CAMPAIGN 2000: Gore vows health coverage for kids

BYLINE: Scott Shepard, Cox Washington Bureau

SOURCE: Los Angeles

BODY:

Vice President Al Gore vowed Tuesday to provide health care coverage to about 11 million uninsured children by 2005 as a first step toward making affordable coverage available to all Americans.

"Let me be crystal clear on this point: If you elect me president, I will ensure that by the year 2005, every single child in our country has full access to fully affordable health care coverage," he told a room of health care workers at Children's Hospital, one of America's major pediatric centers.

Gore's promise seemed to be a response to weeks of criticism by former Sen. Bill Bradley (D-N.J.) that the Clinton-Gore administration has not done enough for children in poverty.

And Gore's timing, on the eve of Bradley's official announcement of his candidacy for the Democratic presidential nomination, appeared to be a to recent public opinion polls suggesting that interest in Bradley's campaign is growing rather than fading.

Although Gore did not mention Bradley by name, the vice president contrasted his health care proposal to the universal coverage the former senator is expected to embrace in the coming weeks.

"Some . . . will tell you that the only acceptable answer is a one-size-fits-all solution," he said.

To avoid the kind of controversy that the ill-fated Clinton health care changes generated in 1994, Gore cautioned that he would pursue a wide-ranging package of reforms "carefully, realistically and step by step."

"We have all learned that we cannot overhaul the system in one fell swoop," the vice president said. Still, he added, "We cannot rest until every single American has affordable health care."

The first step in that direction, he said, would involve the expansion of the

Children's Health Insurance Program, enacted in 1997 to provide federal funds to the states to pay for health care coverage to children in working families.

Currently, the CHIP program allows coverage of children in families that earn up to 200 percent of the federal poverty level.

But under Gore's proposal, the eligibility cap would be raised to 250 percent, or about \$ 41,000.

Some states, such as California, already have raised the cap to 250 percent. Some states, such as Texas, have tried to lower the cap below 200 percent.

Despite the CHIP program, the Children's Health Fund, an advocacy group, estimates that about 11 million children still have no health insurance.

And Gore, promising to spur the states to greater efforts, took a dig at Texas Gov. George W. Bush, the front-runner for the Republican presidential nomination, also without saying his name.

"In some states --- Texas springs to mind --- one-quarter of all children are still out in the cold," he said. "That is unacceptable."

Gore would also allow families who currently do not qualify for CHIP and do not have access to health coverage through their jobs to buy into the program, so that their children can have access to coverage regardless of their parents' income.

As Clinton has, Gore proposed allowing "vulnerable Americans" to buy into the program as early as age 55. Gore promised a 25 percent tax credit to help defray the cost.

He said the fastest-growing group of uninsured Americans are those between 55 and 65. Currently, Americans are eligible for Medicare at 65.

Gore never addressed the issue of cost, other than to say that any public expenses should be "fiscally responsible."

His spokesman, Chris Lehane, said the cost would be addressed later "in the context of a balanced budget" and not in terms of a tax increase.

Although campaign officials had billed the speech as a major policy address, many of the ideas cited by Gore on Tuesday had already been proposed:

An "enforceable" patients' bill of rights. He has promoted legislation that would allowing patients to sue their HMOs and collect damages when care has been denied.

Allow people with disabilities to keep Medicare or Medicaid when they returned to the workplace.

Encourage small businesses to band together to negotiate rates for their workers' coverage by providing a 25 percent tax credit to the companies.

Improve privacy safeguards for patients.

Encourage insurers to cover mental illness as they do physical illnesses.

Gore drew the most applause when he criticized health maintenance organizations.

"I am certainly not satisfied when life-or-death medical decisions are made by HMO bureaucrats at the other end of a telephone line," he said. "They don't have a licence to practice medicine, and they don't have a right to play God."

***NEWS COVERAGE
OF THE
VICE PRESIDENT'S
HEALTH CARE PROPOSAL***



***Wednesday, September 8, 1999
Los Angeles, California***

Produced by OVP Press
Room 274 OEOP (ext. 6-7035)

The Daily News Report of the Vice President is prepared to bring news items of interest to the attention of key personnel for their use in their official capacities. It is not intended to substitute for newspapers and periodicals as a means of keeping informed about the meaning and impact of news developments. Use of these articles does not reflect official endorsement. Further reproduction for private use or gain is subject to original copyright restrictions.

Copyright 1999 National Broadcasting Co. Inc.
NBC News Transcripts

SHOW: NBC NIGHTLY NEWS (6:30 PM ET)

September 7, 1999, Tuesday

HEADLINE: AL GORE PROPOSES HEALTH CARE FOR NATION'S CHILDREN

ANCHORS: TOM BROKAW

REPORTERS: CLAIRE SHIPMAN

BODY:

TOM BROKAW, anchor:

Vice President Al Gore, today, borrowed a page from an old Clinton campaign handbook when he promised health insurance for millions of Americans who don't have it. But as NBC's Claire Shipman tells us now, he didn't go quite as far as the president and the first lady. Claire:

CLAIRE SHIPMAN reporting:

Tom, this is one of the vice president's costliest campaign proposals. The centerpiece? A promise to give every child in this country health insurance. But what it doesn't do is attempt to overhaul the system, which of course, backfired on Bill Clinton in 1993.

Vice President AL GORE: I will ensure that by the year 2005, every single child in our country has full access to fully affordable health care coverage.

SHIPMAN: Gore's proposal would let more people participate in a government program which offers low-income families insurance for their children. If people earn too much money to qualify but still need insurance, they can buy in. Parents in low-income families would become eligible for insurance, too. And anyone earning up to \$ 100,000 who has to buy an individual policy or buy into a government program would get a tax break. Gore also supports allowing people to buy into Medicare 10 years early, at age 55, if they have no other insurance. Health care experts call it practical.

Mr. RON POLLACK (Families USA): It builds on programs that already exist and seem to work well.

SHIPMAN: Gore won't name the cost, but he says he can pay for it.

Vice Pres. GORE: Later in the campaign, all of the proposals that I have put forward will be integrated into a balanced budget.

SHIPMAN: But with experts estimating a cost for this program of between 30 and \$ 50 billion over five years, many are eager to see just how he'll make it all add up. Tom:

BROKAW: Thanks very much. NBC's Claire Shipman tonight covering the Al Gore campaign.

Up next, NBC NEWS IN DEPTH: As millions of kids go back to school, are their teachers really prepared to teach them?

Mr. BOB SCHWARTZ: Most American elementary and middle school teachers don't know enough math to teach it effectively at the level we now expect.

BROKAW: SAVING OUR SCHOOLS, a special series: What can be done to teach the teachers?

And later, THE FAMILY, checking off that grocery list on the Internet. Does food shopping online really work?

NBC News Transcripts

SHOW: TODAY (7:00 AM ET)

September 7, 1999, Tuesday

LENGTH: 276 words

**HEADLINE: VICE PRESIDENT AL GORE PROPOSING HEALTH INSURANCE
POLICY FOR EVERY CHILD**

ANCHORS: ANN CURRY

REPORTERS: CLAIRE SHIPMAN

BODY:

ANN CURRY, anchor:

Today Vice President Al Gore will make a proposal that will affect most families in the US. He wants to offer health insurance to every child. NBC's Claire Shipman has details now.

CLAIRE SHIPMAN reporting:

Al Gore is starting his fall campaign season with a major and costly policy proposal, targeting the 15 percent of Americans without health insurance. The centerpiece? Health coverage for every child in the nation by the year 2005. Eleven million are uninsured right now. Gore's proposal would expand a current federal state partnership, called CHIP, which offers insurance to children whose families earn up to twice the poverty level. Gore would raise that cutoff to two and a half times the poverty level or \$ 43,000 for a family of four. He'd also allow families with higher incomes to buy into the program for their children at a reasonable cost, and give financial incentives to states to get children enrolled. Right now, up to four million eligible children don't participate. And he'd offer significantly subsidized insurance to the parents of children who qualify for the CHIP program. Experts say the plan is solid, and that focusing on kids is smart.

Mr. ED HOWARD (Alliance for Health Reform): It really makes a difference. Kids without insurance don't get a regular source of care. They don't get care for chronic conditions like asthma, they don't get the right intervention with conditions like earaches that turn into infections.

SHIPMAN: Gore's plan also includes help for uninsured adults. But none of this will be cheap, say experts, at least \$ 30 billion over five years. The vice president says he can pay for it and provide a balanced budget, something his staff says he intends to do in the coming months. Claire Shipman, NBC News, Los Angeles.

LANGUAGE: English

Copyright 1999 Burrelle's Information Services
CBS News Transcripts

[<=1> View Related Topics](#)

SHOW: CBS THIS MORNING (7:00 AM ET)

September 7, 1999, Tuesday

TYPE: Newscast

LENGTH: 69 words

**HEADLINE: VICE PRESIDENT AL GORE REPORTEDLY PLANNING TO
UNVEIL NEW
HEALTH-CARE PROPOSAL TODAY**

ANCHORS: THALIA ASSURAS

BODY:

THALIA ASSURAS, co-host:

Vice President Al Gore reportedly plans to unveil a new health-care proposal today. In an interview with USA Today, the presidential hopeful said his plan will provide coverage to the nation's almost 11 million uninsured children by the year 2005. Gore also picked up an endorsement from Iowa Senator Tom Harkin on Monday. Voting starts at the Iowa caucuses early next year.

WITH NO. 58, SOSA CLOSE TO HISTORY
COULD BECOME FIRST PLAYER TO HIT 60 HRs IN TWO SEASONS, 1C

PEIN STATE VAULTS PAST TENNESSEE FOR NO. 2 SPOT IN POLL
COLLEGE FOOTBALL, 1,7,1,17C

10 CENTS

USA TODAY

10 CENTS

ARE WE DOWN ON DRESSING UP? Cover Story, 1B

CASUAL FRIDAYS STARTED THE TREND, BUT WHERE WILL IT END? EVEN THE OPERA HAS GIVEN UP ON A DRESS CODE

TUESDAY

TUESDAY, SEPTEMBER 7, 1999

NEWSLINE

ASIA STOCKS: Japan's Nikkei average is down 44 points to 17,712 today; yen is 118.85 per dollar. Hong Kong's Hang Seng index is up 31 points to 13,416 early today.

FUGITIVE FINANCIER: Martin Frankel, Connecticut man accused of embezzling millions, is jailed in Germany as U.S. prosecutors prepare extradition request, 3A.

20 things you don't know about ESPN

The all-sports cable TV phenomenon turns 20 today. Anybody know what the letters ESPN stand for? 3C.

GOOD RIDDANCE DENNIS: The mid-Atlantic storm that just wouldn't go away finally heads for the coast, bringing rain and gusty winds to the Carolinas and Virginia. Coastal residents and their beaches, 3A.

CONFLICTING CLINTONS: President Clinton and first lady are on a cruise off the coast of Puerto Rico. Clinton's trip is first but not last example of president's policies affecting wife's Senate campaign, 4A.

TV TITANS: Comedian Jerry Lewis falls ill during telethon, still raises record \$3.1 million for muscular dystrophy. Legions of donors struggle to raise, 11C.

TODAY'S DEBATE: Education funding. In USA TODAY's opinion, "Tennessee is best known for its coal, not its schools." MA.

MONEY: Stock market's roller coaster ride expected to continue into third quarter, 1B.

SPORTS: Lindsay Davenport advances in U.S. Open. McEnroe might be out. Dennis Cup, tennis, 11C.

LIFE: Movies reel in estimated record of \$2.78 billion this summer; highlights of the season, 1C.

COMING FRIDAY: NFL Bonus Section. USA TODAY's guide to the 1999 football season with schedules, rosters and more, as well as a look at the two-time defending Super Bowl champion Denver Broncos, is a free-plus offer. Can their new quarterback Brian Griese, left, take them all the way?

USA TODAY

Crossword 80
Editorial/Opinion 14-17A
Lottery 90
Marketplace Today 90
State-by-state 8A
TV listings 6A

©1999 USA TODAY, a division of Gannett Co., Inc.
Subscriptions, customer service: 1-800-USA-0001

USA SNAPSHOTS®

A look at statistics that shape the nation



Gore to unveil health plan

Speech to offer specifics as Bradley prepares challenge

THE NEW FACE OF AMERICA

COVER STORY

Blended races making a true melting pot

By Maria Puente and Maria Kasindorf
USA TODAY

In the future, lots of us will be like Mariah Carey. Or Sandra Bullock. Or Tiger Woods. There's no question we'll look that good, of course, or sing that well, but more to the point, we'll look like a mix of many people.

But in the next century, more Americans are going to be black, white and Hispanic, the singer Carey and TV star Bullock. Or Tiger Woods. There's no question we'll look that good, of course, or sing that well, but more to the point, we'll look like a mix of many people.

As a new millennium begins, America is set to become more a melting pot of blended races and ethnic groups than it has ever been. Or at least that's the picture that emerges from the population projections made for the next century by the U.S. Census Bureau, by officials in individual states and by demographers like Barry Edmonstone of Portland State University in Oregon and Jeff Pundak of the Urban Institute, a Washington, D.C., think tank.

By 2050, Pundak and Edmonstone's calculations suggest, the percentage of the U.S. population that claims mixed ancestry — meaning some combination of black, white, Hispanic and Asian — will be 10 percent, up from 2 percent today.

While some groups the rates will be even higher.

Please see COVER STORY Page 13A.

Blended races making a true melting pot

By Maria Puente and Maria Kasindorf
USA TODAY

There's no question we'll look that good, of course, or sing that well, but more to the point, we'll look like a mix of many people.

But in the next century, more Americans are going to be black, white and Hispanic, the singer Carey and TV star Bullock. Or Tiger Woods. There's no question we'll look that good, of course, or sing that well, but more to the point, we'll look like a mix of many people.

As a new millennium begins, America is set to become more a melting pot of blended races and ethnic groups than it has ever been. Or at least that's the picture that emerges from the population projections made for the next century by the U.S. Census Bureau, by officials in individual states and by demographers like Barry Edmonstone of Portland State University in Oregon and Jeff Pundak of the Urban Institute, a Washington, D.C., think tank.

By 2050, Pundak and Edmonstone's calculations suggest, the percentage of the U.S. population that claims mixed ancestry — meaning some combination of black, white, Hispanic and Asian — will be 10 percent, up from 2 percent today.

While some groups the rates will be even higher.

Please see COVER STORY Page 13A.

Swamped workers switch to 'unlisted' e-mails

By Stephanie Armour
USA TODAY

"I have an e-mail that I only disclose to certain people. Otherwise it's crazy," says Susan Purcell, cooking Web site founder.

In a high-tech version of unlisted phone numbers, employers are getting private e-mail addresses they share only with special clients, contacts or friends.

The move toward confidential e-mail addresses — all kinds of it but a select few — is booming as more workers struggle to manage a deluge of unwanted messages at their "regular" e-mail address.

The new sign of status is if you have someone's elite e-mail," says Andrew Gilman, president at CompuCare Consulting Group, a Washington, D.C.-based communications and training firm. "E-mail is going to be the next big thing."

Workers are using the semi-secret addresses to:

- Discard unwanted e-mail. More than 90% of Internet users get just e-mail, known as spam, at least weekly, based on a report by the Gartner Group of Stamford, Conn. The Federal Trade Commission got up to 4,500 complaints a day about unsolicited e-mail.
- That's partly why Jay Elms, founder of Offroad Capital, uses three e-mail addresses at his San Francisco investment firm. "It works well," Elms says.
- Save time. Workers don't have to wade through a slew of irrelevant messages.
- "It's easier than going through all the e-mail," says Earl Pruss, a business development manager at RUCS, San Jose, Calif.-based software development firm, who relies on two e-mail accounts.
- While keeping track of multiple passwords or e-mail boxes can be a hassle, many workers say the headaches are worth it.
- "You have to have a strategy. I have an e-mail that I only disclose to certain people," says Susan Purcell, who is CEO and founder of eCook.com, a Brunswick, Maine, cooking site. "Otherwise, it's crazy."

All the Money you want Up-to-the-minute

www.usatoday.com

Gore to unveil health plan

Speech to offer specifics as Bradley prepares challenge

By Susan Page
USA TODAY

A1

WASHINGTON — Vice President Al Gore will unveil a health care proposal today that promises to offer affordable coverage to the nation's nearly 11 million uninsured children by 2005, marking a new campaign season of specific policy prescriptions by presidential contenders.

Gore's speech in Los Angeles comes one day before Democratic rival Bill Bradley formally declares his candidacy in his hometown of Crystal City, Mo., and a few days after Republican front-runner George W. Bush outlined his support for school vouchers in an address to the Latino Business Expo in Los Angeles.

After a summer focused in large part on fund-raising, press and a nonbinding straw poll, leading candidates are now preparing policy addresses on topics from tax cuts to China. The voting starts with the opening Iowa caucuses early next year, and the major party nominations probably will be decided by mid-March.

In a weekend interview with USA TODAY, Gore said he would make affordable health insurance available for all children and "put us on the road for affordable coverage for 33 million uninsured adults. He said his plan also would improve coverage for those who have it.

But he declined to explain until today's speech how his plan would work, how much it would cost and how it would be paid for — concerns that have undermined the intentions of previous policymakers.

Gore said he wouldn't repeat the mistakes of the Clinton administration's sweeping 1994 overhaul, which failed in Congress.

Instead of turning the current system, which now insures 65% of Americans, on its head in order to extend coverage to the rest, the plan I will outline on Tuesday will strengthen existing coverage and focus like a laser on the remaining 35%, those without coverage," Gore said.

The vice president also defended his handling of U.S. relations with Russia against criticism that he did too little to address fraud allegations. "I believe it was wise to move quickly to privatize (the Russian economy) even though I understood it would lead to a turbulent economic transition," he said. "I believed the U.S. needed to do all it could to burn the bridge that would lead back to communism."

Swamped workers switch to 'unlisted' e-mails

By Stephanie Armour
USA TODAY

A1

In a high-tech version of unlisted phone numbers, employees are getting private e-mail addresses they share only with special clients, contacts or friends.

The move toward confidential e-mail addresses — off-limits to all but a select few — is booming as more workers struggle to manage a deluge of unwanted messages at their "regular" e-mail address.

The new sign of status is if

"I have an e-mail that I only disclose to certain people. Otherwise it's crazy." — Susan Purcell, cooking Web site founder

you have someone's elite e-mail," says Andrew Gilman, president at CommCore Consulting Group, a Washington D.C.-based communication and training firm. "E-mail is going through an evolution, and this is the next step."

Workers are using the semi-secret addresses to:

► Dodge unwanted e-mail. More than 90% of Internet us-

ers get junk e-mail, known as spam, at least weekly, based on a report by the Gartner Group of Stamford, Conn. The Federal Trade Commission gets up to 4,500 complaints a day about unsolicited e-mail.

That's partly why Jay Einbender of OffRoad Capital uses three e-mail addresses at his San Francisco investment firm.

"It works well," Einbender

says. "The others take a backseat to my confidential e-mail."

► Keep organized. Using addresses for specific purposes eases confusion.

Says Randy Bernard, CEO of Professional Bull Riders in Colorado Springs, Colo., who keeps one e-mail just for personal correspondence: "I'll seldom give it out. It gives me an opportunity to keep my business and personal life separate."

► Save time. Workers don't have to wade through a slew of frivolous messages.

"It's easier than going

through all the e-mail," says Earl Pennell, a business development manager at HyCD, a San Jose, Calif.-based software development firm, who relies on two e-mail accounts.

While keeping track of multiple passwords or e-mail boxes can be a hassle, many workers say the headaches are worth it.

"You have to have a strategy. I have an e-mail that I only disclose to certain people," says Susan Purcell, who is CEO and founder of ucook.com, a Brunswick, Maine, cooking site. "Otherwise, it's crazy."

Gore Pledges A Health Plan For Every Child

By ROBERT PEAR

LOS ANGELES, Sept. 7 — Vice President Al Gore proposed today to guarantee access to affordable health insurance for all children by 2005, expanding on a program enacted two years ago that he conceded had had limited success so far.

Mr. Gore acknowledged that the number of Americans without health coverage had increased steadily since he and President Clinton took office. But in a speech at Children's Hospital of Los Angeles, in Hollywood, he said, "If you elect me President, I will insure that by the year 2005, every single child in our country has full access to fully affordable health coverage." Nearly 11 million children are now uninsured.

When Congress created the Children's Health Insurance Program in 1997, it gave the states billions of dollars and considerable flexibility in how the money could be used. Mr. Gore said he would expand eligibility for the program by increasing the limits on family income and by allowing some parents to enroll with their children. In addition, he would impose financial penalties on states that fail to meet Federal targets for the enrollment of children, while offering bonuses for states that meet the goals.

The Administration said in July that 1.3 million children had been enrolled in the children's insurance program. Mr. Clinton said that he would have expected at least three million by now and that he was therefore "a little disappointed."

Aides to Mr. Gore said his proposals, taken together, could provide coverage for 11 million to 15 million Americans, most of them children. The number of people without health insurance has been climbing in the last decade and now exceeds 43 million.

The goal of offering affordable health insurance to all children, though ambitious, is modest by comparison with Mr. Clinton's original plan to guarantee health insurance for all Americans.

"We have all learned that we cannot overhaul the system in one fell swoop," Mr. Gore said in underlining the differences between his approach and the grand schemes devised in 1993 by the President and Hillary Rodham Clinton.

He also took a dig at the leading candidate for the Republican Presidential nomination, Gov. George W. Bush of Texas, noting that one-fourth of the children in that state lack insurance — a higher proportion than in almost any other state.

While focusing on children, Mr. Gore offered several proposals today to increase coverage of adults, too. He proposed a new tax credit to offset 25 percent of the cost of health insurance purchased by individuals who have no access to employer-sponsored coverage.

"Today, companies that provide coverage get a tax break," Mr. Gore said. "But not individuals who have to get coverage on their own. That's just not fair, and we have to change it."

Many Republicans in Congress agree.

In addition, Mr. Gore's proposal to expand the Children's Health Insurance Program, created in 1997, would extend coverage to the seven million uninsured adults whose children are eligible for either Medicaid or the new children's program.

The logic of the proposal is simple. Most uninsured children come from families in which the parents are themselves uninsured. But Mr.

Gore's proposal raises a question of equity and fairness: Why should the Government provide subsidized health insurance to adults with children while denying it to adults of working age without children?

Mr. Gore did not say how much his proposals would cost or how he would pay for them. Chris Lehane, a spokesman for the Vice President, said, "This will be done in the context of a balanced budget, and we'll put out a detailed budget proposal later, but we have no price tag right now."

Health-care experts said the cost of Mr. Gore's proposals would almost surely exceed \$24 billion over five years — the amount appropriated by Congress to cover a maximum of five million youngsters in the new health program for children.

Administration officials have chided Congress and governors for not doing more to increase health insurance coverage. But this is a tricky issue for Mr. Gore, because the Clinton-Gore Administration shares responsibility for the failure to fulfill the promise of programs already enacted at the President's request.

Despite a vibrant economy, Mr. Gore said today, the number of Americans without health insurance has been growing by about a million a year.

This is "one of the few social indicators that have not improved under the strong Clinton-Gore economy," says a new paper on health policy prepared by the Gore campaign. Even though Congress has created and expanded several health programs, enrollment has been "woefully inadequate," the document says.

White House officials have known for several years that at least four million children eligible for Medicaid were not enrolled, and there is no evidence that this number has gone down, despite many efforts and exhortations by Federal officials in Washington.

Mr. Gore repeated Administration proposals to define the rights of patients in health maintenance organizations, to establish new prescription drug benefits under Medicare and to provide a modest tax credit for the cost of nursing home care. But the focus of his speech was on uninsured children, and Mr. Gore offered these ideas to deal with the problem:

"The Federal Government should impose financial penalties on states that do not meet Federal targets for enrolling youngsters in Medicaid and in the new health program for children. At the same time, the Government would pay bonuses to states that meet their goals. (Mr. Gore said this would make states accountable for their performance. But critics said it would reward states that are succeeding, at the expense of states that are struggling.)

"States could expand eligibility for the new Children's Health Insurance Program, so families with incomes up to 2.5 times the official poverty level could qualify. In most states, the ceiling on family income is set at twice the poverty level. For a family of four, the poverty level this year is \$16,700.

"More affluent families should be allowed to buy insurance coverage for youngsters through Medicaid or the new children's health program if the parents work for companies that do not provide health benefits. Such families would have to pay the full premium, but this would often be a bargain compared with prices in the private market, because large government programs have much greater purchasing power than individuals. The Gore campaign said there were more than two million unin-

1/2

The New York Times

WEDNESDAY, SEPTEMBER 8, 1999

Excerpts From Gore's Speech on Care

Following are excerpts from an address on health care yesterday by Vice President Al Gore at the Children's Hospital of Los Angeles, as recorded by The New York Times:

For more than 50 years we have been engaged in a battle to provide the kind of health care a great nation owes its people. Now after that long century of effort, conflict and concern, it is time to move past theoretical and philosophical divisions beyond a sterile debate about labels and abstractions to ask what we can do now to take concrete, specific, realistic steps to improve health coverage for all of the American people.

Today I'm proposing and with your help as President, I will fight for a series of steps to do just that. We must and we can insure a set of rights so that all Americans can have health coverage and actually get the care they are — all Americans who have health coverage, will get the care they are entitled to. We must and we can secure access to affordable quality health care for every child in the entire country by the year 2005. Join with me and we will do that. We must and we can move toward access to affordable, quality health care for every American family.

This is a fundamentally different approach. We have all learned that we cannot overhaul the system in one fell swoop. Experience has taught us that there is a way to keep what is right while fixing what is wrong with American health care.

The focus of my proposal is health care for working families. It will put doctors and patients in charge, not H.M.O.'s and insurance companies. The steps that I'm proposing here today will guarantee access to affordable health coverage for every child in America and will provide health-care options for millions more adults. But let me be clear. We cannot rest until every single American has affordable health coverage....

Some will argue that greater access to health care is a luxury we can't afford even as they covet our record surplus for the special interests and propose to blow it on a risky tax scheme that would drive us right back into spiraling Federal deficits. For more than two decades I have seen the struggle between working families and special interests. The tobacco lobby, the gun lobby, those who stood against the Family Leave Bill I co-sponsored in the Senate. We've had to fight them all and we're not about to stop now. Others will argue against reforming our health-care system carefully, realistically and step by step. Some of them will tell you that the only acceptable answer is a one-size-fits-all solution. But I believe Americans know better. They know, you and I know, we need visionary but practical change, change that can be enacted into law, change that works for working families, change that meets their cares and concerns, that respects the diversity of health-care needs. Our cause is working families. And in this campaign and in the years ahead, let's put their interests first, ahead of the special interests, ahead of anything.

This is a unique moment for our nation, for our people. Our economy is strong, indeed we are in the midst of the longest period of prosperity in our peacetime history. But we know that prosperity alone will not meet the challenges that we face in American health care. And as Harry Truman reminded us when he began this fight 50 years ago, in a time of prosperity, we can afford many things. But ill-health which can be prevented or cured is one thing we cannot afford.

We must use our prosperity now to bring new change to our health-care system, to make our families healthier and more hopeful for the new century ahead. That's the kind of change that works for working families. And that's why I'm running for President of the United States.

sured children in families with incomes exceeding 2.5 times the official poverty level.

Health-care experts said Mr. Gore's proposals would clearly help some working families, but might divert states from the task of finding and enrolling children who are already eligible for health benefits.

Mr. Gore would give states a bonus

for enrolling children in a program that already offers states a generous financial incentive to do just that. In the new Children's Health Insurance Program, as in Medicaid, the Federal Government and the states share the costs, but the Federal Government pays a larger share of the costs in the new program.

Some of Mr. Gore's proposals are

intended to restore health insurance for tens of thousands of children who lost coverage when their families were removed from the welfare rolls. In theory, most such children were still eligible for Medicaid, but their parents did not always realize it, and officials in some states improperly cut off health benefits along with cash assistance.

The New York Times

WEDNESDAY, SEPTEMBER 8, 1999

2/2

Gore Outlines Proposals on Health Care

Guaranteed Coverage For Children Is Pledged

By CECI CONNOLLY
and AMY GOLDSTEIN
Washington Post Staff Writers

Vice President Gore yesterday promised to guarantee access to health insurance for all children by 2005 as part of a campaign proposal that could extend coverage to as many as one-third of the 43 million Americans who are now uninsured.

In a major speech that laid out his vision of how to shape the nation's health care system, Gore also said that, if elected president, he would help parents and people over the age of 55 obtain coverage for the first time through the country's public insurance programs.

The vice president called for a new system of financial bonuses and penalties to help motivate states do a better job of locating the millions of children who qualify for—but are not enrolled in—Medicaid and the government's relatively new Children's Health Insurance Program. And he proposed a system of 25 percent tax breaks to make insurance more affordable to small businesses and people who need to buy it on their own.

"We must and we can move toward access to affordable, quality health care for every American family," Gore said at Children's Hospital of Los Angeles in the latest in a series of speeches aimed at burnishing a reputation for substantive policy proposals.

While he offered several new ideas, large parts of Gore's plan amount to a continuation of President Clinton's proposals, including initiatives to help disabled people keep their coverage if they return to work and to give tax breaks to Americans for long-term care.

Gore said he favors the administration's proposal to use the expected budget surpluses to keep Medicare from running out of money early in the next century, adding that he opposes the politically unpopular idea of making people wait longer before they can join the nation's health insurance program for the elderly. But, otherwise, he was remarkably silent on the health care issue vexing much of Washington: how to restructure Medicare so that it remains financially solvent well into the future.

In laying out his vision of the future of health care, Gore put the issue of access back on the political front-burner at a time when the ranks of the uninsured have been swelling by about 1 million each year. But he did so in a far more cautious manner than the health-care-for-all pitch that was a key theme of Bill Clinton's 1992 presidential campaign.

Indeed, Gore almost bragged about the limits of his proposal, though officials familiar with the details of the plan predicted that it would provide coverage to perhaps 15 million children and adults

currently without health insurance.

"We have all learned that we cannot overhaul the system in one fell swoop," Gore said, borrowing a line used recently by first lady Hillary Rodham Clinton, whose ambitious health reform plan faltered in 1994. "Experience has taught us that there is a way to keep what is right, while fixing what is wrong with American health care."

Generally, liberal and conservative health care advocates reacted favorably to the proposal. "In a period of incrementalism, this is a big deal and very practical," said Ron Pollack, executive director of Families USA, a health care advocacy group.

The ideas he described yesterday put Gore squarely in the middle of the leading presidential contenders. Bill Bradley, the only other Democrat in the race, says he will soon release a bolder and—almost certainly—more expensive plan that will call for universal access to insurance. "Millions of Americans have serious concerns about the availability of health care coverage and the quality of their care," Bradley said. "I'm glad to see that the vice president shares my belief that these concerns should be a top priority."

Texas Gov. George W. Bush and other Republicans have not offered detailed views on health care but in general have opposed the broad expansion of government programs. "The governor doesn't believe a large government solution is the answer to every problem," said spokeswoman Mindy Tucker, adding that Bush wants to increase enrollment by people who are eligible for existing government health programs.

In his speech, Gore singled out Texas for its large number of uninsured children, noting that one-quarter of them "are still out in the cold."

In a no-nonsense delivery that rarely deviated from the prepared text scrolling on his TeleProm-

Ter, Gore methodically made his case for "visionary but practical change." The vice president gave no clue as to how much his plan would cost, and aides said simply that all of Gore's campaign promises would be paid for within the context of a balanced budget.

As he has done with issues such as education, Gore is attempting to expand on the health care foundation laid by Clinton without radically departing from it. He reiterated his support for a "patients' bill of rights" that the administration wants Congress to adopt to protect people in managed care plans.

"I am not satisfied when life-or-death medical decisions are made by HMO bureaucrats at the other end of a telephone line," he said to applause from about 100 hospital officials and union members. "They don't have a license to practice medicine or a right to play God."

The newest ideas in Gore's plan are the constellation of proposals to extend health coverage to more of the nation's uninsured children and parents. He said the government should expand eligibility in the Children's Health Insurance Program by about 1 million youngsters, by raising the eligibility ceiling to about \$41,000 a year in income for a family of four. Families with higher incomes would be allowed to buy insurance through the program for about \$1,200 a year.

Created in a 1997 budget agreement between Congress and the White House, the \$24 billion program was intended to cover about half of the nation's 11 million uninsured children. But according to the most recent count, only 1.3 million are taking part.

Connolly reported from Los Angeles, Goldstein from Washington.

The Washington Post

WEDNESDAY, SEPTEMBER 8, 1999

Gore Places His Emphasis on Children As Part of New Health-Care Initiative

By JEANNE CUMMINGS

Staff Reporter of THE WALL STREET JOURNAL
WASHINGTON—Vice President Al Gore proposed tax credits for families and workers who must buy their own health insurance and financial bonuses for states that significantly increase the child health-care rolls as part of his new health-care initiative.

Unveiling the plan at Children's Hospital in Los Angeles yesterday, Mr. Gore vowed to take a "fundamentally different approach" to health-care reform than President Clinton did. "We have all learned that we cannot overhaul the system in one fell swoop," the vice president said. "Experience has taught us that there is a way to keep what is right, while fixing what is wrong with American health care."



Al Gore

Mr. Gore's initiatives primarily would build on those already introduced or adopted by the Clinton administration. But ultimately, he said, his goal as president would be to ensure that every child in the U.S. has access to quality health care by 2005.

Among his key proposals are:

- An expansion of the Children's Health Insurance Program, a federally funded state health-insurance program that pro-

vides coverage to children from lower-income families. Under the Gore plan, the program would be adjusted to apply to families earning as much as 250% of the poverty rate, or about \$41,000 for a family of four. About one million children would fall into the new category of coverage. The plan would also permit low-income parents to buy into the program. In addition, families that earn more than 250% of the poverty rate but don't have private health insurance would be allowed to buy into the program.

- A provision that would grant financial bonuses to states that meet child health-care enrollment targets and reductions in CHIP funding for those that fail to show progress. Federal studies have shown that millions of children eligible for government-assisted health care are not enrolled in the programs. Mr. Clinton recently unveiled a series of initiatives aimed at increasing enrollment that ranged from dispatching federal investigators to review state programs to sending letters to public-school principals. Mr. Gore would take those efforts a step further by including financial incentives.

- A new tax credit that would cover 25% of the premium costs for a variety of people who aren't currently covered by insurance. For example, the credit could be used by people aged 55 to 65 to buy into Medicare, by small businesses to offer employees insurance coverage, or by families who are looking to buy private insurance.

Continued From Page A3

terface of the investigation in April from regulators at the Federal Reserve Bank of New York. Treasury officials were told there wasn't any evidence that U.S. or International Monetary Fund resources were involved in the money laundering, a senior administration official said.

The Treasury Department then relayed the information up the chain of command to then-Treasury Secretary Robert Rubin. Mr. Rubin has told former colleagues that he doesn't remember being told of the matter. But the information wasn't passed to senior White House officials because it was considered to be the province of the Justice Department, the administration official said.

At the time, the Treasury was considering what conditions the IMF should insist upon to protect any future loans to Russia against theft or misuse. Treasury officials eventually developed a plan in which any IMF loans would go to pay off Russia's existing debt to the fund and wouldn't pass through Moscow. The Clinton official said that learning about the money-laundering probe didn't affect the safeguards that were sought.

Separately, in March 1999, State Department officials learned from a foreign government that Bank of New York was being investigated. State Department officials then alerted their colleagues who work on crime and corruption issues at the White House's National Security Council. Together, the State Department and NSC officials briefed the Justice Department and Federal Bureau of Investigation on the allegations, two senior administration officials said. Neither the Justice Department nor the FBI would confirm the existence of the probe at that time, the officials said.

Afterward, the Clinton officials said, State Department and NSC officials would "remind" the Justice Department and FBI

of their interest. But investigators didn't tell the State Department or NSC about the probes or whether foreign-policy issues were involved. As a result, said a senior Clinton administration official, the allegations concerning money laundering and Bank of New York weren't passed on to policy officials at the White House or to the vice president's office.

Administration officials make a distinction between the information provided by Fed officials or overseas contacts, and the Justice Department's formal money-laundering probe. Treasury, State and White House officials, including Mr. Gore, weren't briefed about the formal Justice Department probe until around Aug. 27.

The Fed has been looking at questions of Russian money laundering for some time. In 1995, it conducted an inquiry into possible illegal banking activities by Menatep, the Russian bank that is now a focus of the money-laundering probe. That investigation included a visit to Moscow by a top Fed official and a meeting in Washington between Fed investigators and Menatep Vice Chairman Konstantin Kalogovsky, now a leading figure in the Bank of New York investigations.

President Clinton plans to raise the money-laundering case with Russian Prime Minister Vladimir Putin when the two meet this weekend at an economic summit in New Zealand. Mr. Clinton wants to assure the Russians that the probe isn't being driven by U.S. domestic politics, said a U.S. official, and emphasize U.S. concerns that international loans and aid not be abused. Investigators are looking at whether IMF loans were improperly diverted into offshore accounts.

"The president has always been concerned with issues of crime and corruption in Russia, and has raised that in his meetings with Russian officials," said White House spokesman Joe Lockhart.

Officials Kept Russian Probe From Gore

By BOB DAVIS

Staff Reporter of THE WALL STREET JOURNAL
WASHINGTON—Treasury, State Department and White House officials learned this spring of allegations of a massive Russian money-laundering operation involving Bank of New York Co., but didn't pass the information to the vice president or president.

Vice President Al Gore, in particular, has been criticized by Republican presidential candidates for being "out of the loop" on the money-laundering probe, despite his position as chairman of a binational commission that oversees many aspects of U.S.-Russia relations. "If there was a loop of people, that loop was formed on the day we received a briefing" late last month, said a Gore aide. "It didn't exist before then."

But senior administration officials yesterday detailed, for the first time, a series of contacts by which federal officials learned of the money-laundering probe by U.S. investigators.

Treasury officials learned of the existence of the money-laundering probe by U.S. investigators.

Please Turn to Page A16, Column 1

THE WALL STREET JOURNAL

WEDNESDAY, SEPTEMBER 8, 1999

WASHINGTON

Gore shares plan to expand access to health care



Back to school: President Clinton takes questions from first-graders at Brooke Grove Elementary School in Olney, Md.

Politicians greet students with education proposals

Republicans and Democrats visited public schools Tuesday to highlight their education programs as students returned after summer recess.

President Clinton told students and parents at Brooke Grove Elementary School in Olney, Md., that the GOP tax cut would hurt education funding. "It's basic arithmetic," he said. "We must invest more, not less, in education."

In Cincinnati, Republican representatives J.C. Watts Jr. of Oklahoma, Anne Northup of Kentucky and Steve Chabot of Ohio visited Clifton Elementary School to tout the GOP's school-choice plan and efforts to turn more federal money over to local school officials to determine how best to spend it. They said school voucher programs and charter schools give parents alternatives to failing public schools. "I think competition in the schools is a good thing," Chabot said.

CHINA ISSUE: House International Relations Committee Chairman Benjamin Gilman, R-N.Y., urged President Clinton to press the Chinese leadership to renounce the use of force against Taiwan. Clinton meets this week with Chinese President Jiang Zemin at the Asia-Pacific Economic Cooperation summit. Gilman said Congress is concerned about threats against Taiwan by mainland China, which regards the island as a renegade province. U.S. policy is that there is only one China and the issue is to be solved peacefully.

PRESIDENTIAL TRAVEL: President Clinton, who visited only three foreign countries during his first year in office, is now the most widely traveled president. In 6½ years in office, he has been to 58 countries and territories. George Bush visited 36 over four years, while Ronald Reagan went to 26 over eight years. Among possible stops in 2000 are Antarctica, Kosovo and Vietnam. Stephen Hess, a presidential analyst at the Brookings Institution, said presidents travel more at the end of their terms as they look to build their historical legacy. "As they come to the end of their regime, they tend to get more adulation and cheering crowds when they go abroad," he said. "Politicians, particularly presidents, like that sort of stuff."



Baucus: Accused of harassment

SENATE CHARGES: Sen. Max Baucus, D-Mont., has been accused of making sexual advances toward his chief of staff, Christine Niedermeier, and firing her when she told him to stop. Baucus denied sexually harassing Niedermeier, and said she made the accusations after he told her he was letting her go because of staff complaints about her management style. She has not filed a formal complaint. The case was first reported by Roll Call, a Capitol Hill newspaper.

FEDERAL NET HACKER: Eric Burns of Shoreline, Wash., known in computer hacking circles as "Zyklon," pleaded guilty in Alexandria, Va., to cyberattacks on the Web pages of Vice President Gore, NATO and the U.S. Information Agency. Damage exceeded \$40,000. Burns faces up to five years in prison at sentencing Nov. 19. He also admitted hacking other government and business sites, and advising others on how to penetrate the White House Web site.

CORRECTION: An item Tuesday should have said the Constitution Party, formerly the U.S. Taxpayers Party, nominated founder Howard Phillips to be president and syndicated columnist Joseph Sobran to be vice president.

Written by Paul Leavitt with staff and wire reports

By Laurence McQuillan
USA TODAY

Vice President Gore unveiled a broad plan Tuesday to bring affordable health care to millions of children and low-income adults through a program of tax credits and funding incentives to the states.

But he stopped short of offering details on how much his ideas would cost.

Outlining his health-care priorities should his quest for the White House succeed, Gore called for improvements in the existing system while chiding his Democratic rival, former senator Bill Bradley, for favoring an approach that would resurrect the debate over universal health care.

"We have all learned that we cannot overhaul the system in one fell swoop," Gore said, an apparent reference to President Clinton's ill-fated effort shortly after coming to the White House in 1993. "We must and we can secure access to affordable, quality health care for every child in America by 2005," Gore said in a speech in Los Angeles.

Gore's plan focuses on expanding programs such as the Children's Health Insurance Program to cover children in families that earn too much to qualify for Medicaid but too little to afford private insurance.

States would receive additional funding for the program.

Campaign Press Secretary Kiki Moore said the vice president will unveil details later in the year.

Gore also called for a 25% refundable tax credit for individuals who do not have access to health-care plans through their employers.

He said companies get a tax credit for the cost of health insurance, "but not individuals who have to get coverage on their own. That's just not fair, and we have to change it."

Gore also noted that small businesses account for about 30% of the nation's workforce but that many do not supply health care because it can cost them as much as three times what it costs large companies for insurance.

Republican Rep. John Boehner of Ohio said Gore's plan failed to address a key reason many small firms do not offer health coverage: fear they will be subject to frivolous lawsuits.

"Few right-minded employers in America will even dare to offer health coverage" until that issue is addressed, Boehner said.

The Families USA Foundation praised Gore's willingness to address health-care issues and urged other candidates to discuss ways to extend coverage to an estimated 43 million Americans without it.

Ron Pollack, executive director of the consumer group, praised Gore for "being the first presidential candidate to outline a proposal that would go a long way to helping working families get the health coverage they need."

Scott McClellan, a spokesman for GOP front-runner George W. Bush, said, "Health care is an important issue, but it doesn't require the kind of big government solutions that Al Gore now... supports."

Bradley said, "We have to judge what a program can accomplish, not just whether it sounds good."

Bradley said he would propose a health-care policy in several weeks.

Your child
can be an
Earth Dog
Reporter



News

POLITICS

Gore offers Rx for the uninsured



Fred Frouser / Reuters

Vice President Al Gore unveils his plan to improve health care coverage for Americans during a campaign speech at Children's Hospital of Los Angeles on Tuesday.

By Claire Shipman
NBC NEWS CORRESPONDENT

LOS ANGELES, Sept. 7 — Vice President Al Gore borrowed a page from an old Clinton campaign handbook on Tuesday, promising health insurance for millions of Americans who don't have it.

Video



today show

Select your
connection speed

28.8 56.6 T1

Free Windows
Media Player

NBC's Claire Shipman
reports on Gore's health
insurance proposal.

© COMPLETE STORY →

ADVERTISING ON MSNBC

FIND
books in the news on **BARNES & NOBLE**

Find Books

\$10 off

special offer for
FIRST TIME CUSTOMERS

CDNOW [click here](#)

NEWS [cool tools]
ON YOUR DESKTOP!

- BREAKING NEWS
- LOCAL WEATHER
- TRACK YOUR STOCKS

News Alert



Claire Shipman
NBC CORRESPONDENT

IT IS ONE of Gore's costliest campaign proposals to date. The centerpiece is a promise to give every child in the United States health insurance.

But what it doesn't do is propose an overhaul of the nation's health care system — a plan that backfired on Bill Clinton in 1993.

"If you elect me president," Gore said, "I will ensure that by the year 2005, every single child in our country has full access to fully affordable health coverage."

Gore's key proposals:

- Let more people participate in a government program that offers low-income families insurance for their children.
- If people earn too much money to qualify, but still need insurance, they can buy in.
- Parents in low-income families would become eligible for insurance too.



Live Vote

How would you describe Gore's health care plan?

A smart set of incremental changes.

Too little, too late.

A prescription for disaster.

VOTE

MSNBCINTERACTIVE

Vote to see results

- Anyone earning up to \$100,000 who has to buy an individual policy or buy into a government program would get a tax break.
- Allowing people to buy into Medicare 10 years early, at age 55, if they have no other insurance.

Health care experts call the plan a practical one.

"It builds on programs that already exist and seems to work well and I think it is practically feasible to get this enacted," said Ron Pollack, of Families USA.

With his Tuesday speech, the vice president staked out different ground than that of his Democratic rival, former Sen. Bill Bradley, who has said he will propose something approaching universal coverage, and Republicans and health industry advocates, who fear that imposing too many mandates on private health care firms will drive up costs.

Gore won't name the cost, but he says he can pay for it.

"Later in the campaign, all of the proposals that I have put forward will be integrated into a balanced budget," Gore said.

But with experts

Candidate Profiles



MSNBC Interactive

- Comprehensive interactive profiles of all the announced presidential candidates

estimating a cost for the program of between \$30 billion and \$50 billion over five years, many are eager to see just how he'll make it all add up.

The Associated Press contributed to this report.

TODAY'S TOP NEWS STORIES

- STORY** U.N. staff pulling out of E. Timor
 - STORY** Gore offers Rx for the uninsured
 - STORY** Reno offers Waco probe to Danforth
 - STORY** U.N. moves toward a Timor force
 - STORY** 12 FALN members accept clemency
 - SPECIAL REPORT** "Politics" - The critical issues and debates concerning America
-

MSNBC VIEWERS' TOP 10

Would you recommend this story to other viewers?

not at all 1 - 2 - 3 - 4 - 5 - 6 - 7 highly

[BACK TO TOP](#) ↑



MSNBC is optimized for

- Microsoft Internet Explorer
- Windows Media Player

- **MSNBC Terms, Conditions and Privacy** © 1999

Cover | Quick News | News | Business | Sports | Local | Technology | Living & Travel | Health
TV News | Opinions | Weather | Shopping | MSN | Comics | Find | About MSNBC | Help | Index
Cool Tools | Jobs | Write Us | Advertising on MSNBC | Y2K Statement | Terms, Conditions, and Privacy



• Find • Help • Cool Tools • Write Us

CNN en Español
Check out our
Spanish Specials

CNN.com

MAIN PAGE
WORLD
ASIANOW
U.S.
U.S. LOCAL
ALLPOLITICS

TIME
CQ
analysis
community
WEATHER
BUSINESS
SPORTS
TECHNOLOGY
NATURE
ENTERTAINMENT
BOOKS
TRAVEL
FOOD
HEALTH
STYLE
IN-DEPTH

custom news
Headline News brief
daily almanac
CNN networks
on-air transcripts
news quiz

CNN WEB SITES:

myCNN.com | **CNN**
allpolitics | **CNN**fn

EN ESPAÑOL
em português
SVE:SKA
NORGE
danmark

TIME INC. SITES:

Go To ...

MORE SERVICES:

video on demand
video archive
audio on demand
news email services
free email accounts
desktop headlines
pointcast
pagenet

allpolitics.com > storypage

TIME CQ

Gore unveils health care proposal for reaching the uninsured

September 7, 1999

Web posted at: 4:16 p.m. EDT (2016 GMT)

LOS ANGELES (CNN) -- Vice President Al Gore unveiled Tuesday a series of proposals aimed at bringing millions of uninsured Americans into the health care system, including a plan to give every child in the nation access to affordable health care by 2005.

To bring more children into the ranks of the insured, Gore is proposing to expand the Children's Health Insurance Program, which helps states provide coverage to children in working families. States can use the federal CHIP money to cover children in families that earn up to 200 percent of the poverty level. If elected, Gore said he would work to raise that cap to 250 percent.

"That is a commitment that I'll keep," he said.

Gore would also allow families that do not qualify for the program, and do not receive health benefits through their jobs, to buy into the program. He would give financial bonuses to states that meet enrollment targets for CHIP and Medicaid, programs he believes are not fully utilized.



Vice President Gore spoke Tuesday on the country's health care system

VIDEO

Gore unveils health care proposal for reaching the uninsured (9-7-99) | Real: 28K | 80K, Windows Media: 28K | 80K

CAMPAIGN 2000

Presidential candidates push for support at Labor Day events (9-6-99)

Democratic fundraiser does double duty on Gore and Clinton campaigns (9-6-99)

TR, FDR, JFK, LBJ, and now W? (9-6-99)

Bush addresses conservatives with a 'call to conscience' (9-6-99)

Rev. Jesse Jackson says Bush drug dilemma shows need to change law (9-6-99)

MORE HEADLINES

FOLLOW THE MONEY

How much money have the candidates raised? Here are their quarterly reports to the Federal Election Commission.

VIDEO

CNN's Bill Schneider provides a political primer for the Bush candidacy (9-7-99) | Real: 28K | 80K, Windows Media: 28K | 80K

CNN's Bill Delaney reports on parades and campaigns in New



SPECTA
Save \$
on your
supplies

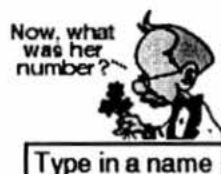
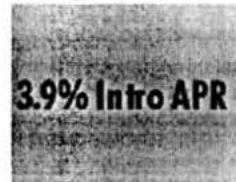
STAR

DISCUSSION:
[message boards](#)
[chat](#)
[feedback](#)

SITE GUIDES:
[help](#)
[contents](#)
[search](#)

FASTER ACCESS:
[europe](#)
[japan](#)

WEB SERVICES:



Gore took a potshot at Texas Gov. George W. Bush, the Republican presidential front-runner, when he noted that many Texas children don't have health insurance even though they are eligible for health insurance via CHIP.

"In some states -- Texas springs to mind -- one-quarter of all children are still out in the cold," he said.

Gore noted that the fastest-growing group of uninsured Americans are between 55 and 65, what he called the "near elderly." Gore proposed allowing "vulnerable Americans" to buy into the program as early as age 55 and he promised a 25 percent tax credit to help defray the cost. Currently, Americans are eligible for Medicare at 65.

Gore's proposals follow the incremental approach to changing managed care adopted by President Bill Clinton after his attempt to revamp the system failed to win congressional approval in 1994.

"We have all learned that we cannot overhaul the system in one fell swoop," Gore said.

"Experience has taught us that there is a way to keep what is right, while fixing what is wrong with American health care."

Gore's plan also would:

- Let people with disabilities keep Medicare or Medicaid when they returned to the workplace.
- Encourage small businesses to band together to negotiate rates for their workers' coverage by providing a 25 percent tax credit to the firms.
- Press for a "real, enforceable" patients' bill of rights, similar to legislation that Congress will consider when it returns this month from recess. Gore didn't explicitly say in his remarks whether he favors allowing patients to sue their health maintenance organizations and collect damages when care has been denied. But, he has promoted Democratic legislation this year that would do so.

Hampshire (9-7-99)
Real: 28K | 80K,
Windows Media: 28K | 80K

[VIDEO ARCHIVE](#)

TIME THIS WEEK

Is George W. just a brand name, or part of another political dynasty?

'TOONS



Mike Luckovich: "You'd vote for that guy?" (9-1-99) [more](#)

Bill Mitchell: "Got milk?" (9-6-99), "Prognosis: 'Iffy'" (8-30-99) [more](#)

Bob Lang: "Coming from all sides" (8-26-99) [more](#)

RELATED SITES

- [Bauer for President 2000](#)
- [Bill Bradley for President](#)
- [Buchanan 2000](#)
- [George W. Bush](#)
- [Elizabeth Dole 2000](#)
- [Steve Forbes 2000](#)
- [Gore 2000](#)
- [Orrin Hatch](#)
- [Keyes 2000](#)
- [McCain 2000](#)
- [Quayle 2000](#)

[Federal Election Commission Web site](#)

MESSAGE BOARD

- [Democratic Presidential Primary](#)
- [GOP Presidential Primary](#)
- [Third Party](#)

Candidates

Gore's "bill of rights" would guarantee patients the right to see a specialist, and ensure that doctors can tell patients all their medical options regardless of cost. It also would ensure that pregnant women and cancer patients wouldn't have to change doctors in the middle of treatment.

"They don't have a license to practice medicine and they don't have the right to play God," Gore said of HMO's.

He suggested that it also would require managed care companies to cover mental illness. Gore's wife, Tipper, recently disclosed that she suffered from depression.

"I want to make sure that a patient with depression is given access to care on terms no different from a patient who has diabetes," he said. "And I will begin by improving mental health services for those who receive Medicaid."

Gore promised to establish new public-private partnerships to expand access to prevention and wellness programs and to promote such initiatives in the workplace. He didn't say what the government's role would be, however, nor did he say how he would finance the new initiatives.

Gore's proposal staked out ground between that of his Democratic rival, former Sen. Bill Bradley, who has said he will propose something approaching universal coverage, and Republicans, who fear that imposing too many mandates on private health care firms will drive up costs.

"Others will argue against reforming our health care system carefully, realistically, and step-by-step. Some of them will tell you that the only acceptable answer is a one-size-fits-all solution," Gore said, in an apparent reference to Bradley.

The Associated Press contributed to this report.

MORE STORIES:

Tuesday, September 7, 1999

- [Bradley to make official announcement](#)
- [No Senate run for New Jersey governor](#)
- [Congress returns; so does tax debate](#)
- [Gore unveils health care proposal for reaching the uninsured](#)
- [A look at George W. Bush's debating style](#)
- [Cisneros reaches plea agreement](#)
- [White House: FALN prisoners ready to accept clemency offer](#)
- [Sources: Reno offers Danforth Waco investigation job](#)
- [Analysis: Again, Reno didn't get word](#)
- [Black leaders criticize Bush's stance on Confederate flag](#)
- [In death penalty cases, Bush looks at guilt, the courts](#)

[ARCHIVES](#)

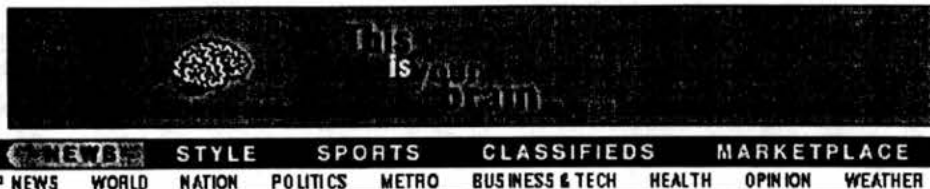
[Search CNN/AllPolitics](#)

Enter keyword(s)

[go](#)

[help](#)

© 1999 Cable News Network, Inc. All Rights Reserved.
[Terms](#) under which this service is provided to you.
Read our [privacy guidelines](#).
[Who we are](#).



Partner Sites
Newsweek.com
Britannica Internet Guide



Gore Urges Health Care Reforms

By Scott Lindlaw
 Associated Press Writer
 Tuesday, September 7, 1999; 7:54 p.m. EDT

LOS ANGELES (AP) -- Vice President Al Gore promised Tuesday to ensure that all children have access to affordable health care by 2005, offering a wide-ranging package of reforms aimed at bringing as many as 15 million uninsured Americans into the health care system.

Yet the Democratic presidential candidate stressed that, if he captured the White House, he would pursue the same incremental approach to changing health care that President Clinton adopted after his attempt to revamp the system failed to win congressional approval in 1994.

"We have all learned that we cannot overhaul the system in one fell swoop," Gore said at Children's Hospital. "Experience has taught us that there is a way to keep what is right, while fixing what is wrong with American health care."

The unveiling of Gore's health care proposals -- and Texas Gov. George W. Bush's announcement of his education program last week -- moves the campaign for the White House to a new stage as the candidates begin offering specifics on their agendas.

Gore did not mention Bush in his remarks, but one reference clearly was aimed at the Republican presidential front-runner. "In some states -- Texas springs to mind -- one-quarter of all children are still out in the cold," Gore said.

With his proposal, the vice president staked out different ground than that of his Democratic rival, former Sen. Bill Bradley, who has said he will propose something approaching universal coverage, and Republicans and health industry advocates, who fear that imposing too many mandates on private health care firms will drive up costs.

While portions of his package were new, Gore borrowed heavily from initiatives promoted by Clinton, and, in a few cases, by Republicans.

"Taken together, these steps will make health care affordable for millions of Americans who cannot afford it today. They will move toward the day when every American has access to affordable, quality coverage."

Gore did not estimate the cost of his proposals. Spokesman Chris Lehane said that would come "in the near future," but that he did not anticipate a tax increase would be needed to finance them.

About \$4.3 billion in federal taxes was allocated last year to the Children's Health Insurance Program, the primary vehicle Gore would use. That program, designed to provide health insurance coverage to children in families with incomes too high to qualify for Medicaid, is primarily block grants to states. Most states establish a sliding scale of subsidies based on family income.

"We have to judge what a program can accomplish, not just whether it sounds good," Bradley said in a statement. One criteria his plan would meet, when he unveils it in the coming weeks, would be "stating honestly what the true cost of this program would be," Bradley said.

According to Gore, 43 million Americans lack health care coverage, and the number has grown by about 1 million a year this decade. Some 11 million children are uninsured.

To cover them, Gore would expand the Children's Health Insurance Program, which helps states provide coverage to children in working families. Currently, states can use the federal CHIP money to cover children in families that earn up to 200 percent of the poverty level. Gore would raise that cap to 250 percent.

California and four other states already have set the cap at 250 percent or higher, according to Gabriela Alcalde, policy specialist at the National Conference of State Legislatures.

Gore also would allow families that do not qualify for the program, and do not receive health benefits through their jobs, to buy into the program. States would be permitted to extend coverage to all parents whose children are eligible for CHIP or Medicaid.

Gore would give financial bonuses to states that meet enrollment targets for CHIP and Medicaid, programs he said are not fully utilized.

The CHIP expansions and efforts to bring more eligible people into such programs would result in an increase of 11 million to 15 million children and adults covered, Lehane said.

Gore said the fastest-growing group of uninsured Americans are those between 55 and 65. Currently, Americans are eligible for Medicare at 65.

As Clinton has, Gore proposed allowing "vulnerable Americans" to buy into the program as early as age 55. Gore promised a 25 percent tax credit to help defray the cost.

Gore also would:

--Let people with disabilities keep Medicare or Medicaid when they returned to the workplace. Such a proposal has passed the Senate and is awaiting consideration in the House.

--Encourage small businesses to band together to negotiate rates for their workers' coverage by providing a 25 percent tax credit to the firms. Republicans favor such an approach.

--Press for a "real, enforceable" Patients' Bill of Rights, similar to legislation that Congress will consider this month. Gore didn't explicitly say Tuesday whether he favors allowing patients to sue their HMOs and collect damages when care has been denied. But like Clinton, he has promoted legislation this year that would do so.

Walter Zelman, an architect of Clinton's failed health care plan who now heads the California Association of Health Plans, called Gore's initiatives "a reasonably strong proposal to get at the issue of the uninsured."

Still, he warned, the package could be too costly, "especially since it proposes to add benefits for the already insured, as well as coverage for the uninsured."

© Copyright 1999 The Associated Press

[Back to the top](#)

washingtonpost	NEWS	STYLE	SPORTS	CLASSIFIEDS	MARKETPLACE				
PRINT EDITION	TOP NEWS	WORLD	NATION	POLITICS	METRO	BUSINESS & TECH	HEALTH	OPINION	WEATHER





Partner Sites
Newsweek.com
[Britannica Internet Guide](http://Britannica.com)



Gore Health Care Glance

By The Associated Press

Tuesday, September 7, 1999; 6:51 p.m. EDT

Outline of Vice President Gore's health care reform proposal Tuesday in Los Angeles:

--Would ensure access for all children to affordable health insurance by 2005 by expanding Children's Health Insurance Program (CHIP) to include families with incomes up to 250 percent of the poverty line. The current eligibility ceiling for the program is 200 percent of the poverty line. The program also would allow families with incomes above \$41,000 to "buy into" federally subsidized health care coverage.

--States could also enroll parents of eligible children for coverage.

--Senior citizens and self-employed people would get a 25 percent refundable tax credit for health care insurance premiums if they lack access to employer-based coverage.

--People with disabilities could keep Medicare or Medicaid when they return to the workplace.

--Small businesses that band together to negotiate rates for their employee coverage would get a 25 percent tax credit.

--Would expand Medicaid coverage of mental health care.

© Copyright 1999 The Associated Press

[Back to the top](#)



The Los Angeles Times

Wednesday, September 8, 1999

Gore Pledges to Close Health Insurance Gaps, Cover All Children

By CATHLEEN DECKER, Times Political Writer

Building on the incremental solutions pushed by President Clinton since the failure of his vaunted health care overhaul, Vice President Al Gore vowed Tuesday to insure every child in America and to fill the health insurance gaps straddled by their parents, all by the end of a first presidential term in 2005.

The vice president said he would expand an existing federal-state program that helps provide health insurance and offer it to children whose parents make about \$41,000 to support a family of four. That amount is 250% of the federal poverty level, up from program's current income target of 200% of the poverty level, or about \$33,000 for a family of four.

That program--the Children's Health Insurance Program, created in 1997--uses federal and state money to help insure children. Members pay according to income and family size, and most are signed up through health maintenance organizations. Nationwide, about one child in 10 does not have health insurance.

Gore's proposal also would allow the uninsured parents of children who qualify for the Children's Health Insurance Program--or for Medicaid, insurance for the indigent--to buy insurance at reduced rates, thus lessening the numbers of uninsured working parents.

Backs Medicare Expansion Plan

He also backed a proposal already advanced by Clinton that would enable Americans ages 55 to 65 to buy into Medicare, in effect expanding access to one of the fastest-growing segments of the uninsured population.

"Taken together, these steps will make health care affordable for millions of Americans who can't afford it today," Gore told an audience assembled at Childrens Hospital in Los Angeles. "They will move us toward the day when every American has access to affordable, quality coverage."

Gore was silent on the question of how he would finance a program that could easily reach into the multibillion-dollar range. Spokesman Chris Lehane said that would be detailed later.

"It's all going to be done in the context of a balanced budget," Lehane said.

The broad plan Gore outlined Tuesday offered something for nearly everyone: Small business owners would win greater access to cheaper pools of insurance, and the self-employed or those without insurance at work would get the same tax break as businesses on health insurance costs. The disabled would be able to keep Medicaid or Medicare coverage when they return to work--instead of losing them and being denied private coverage because of preexisting conditions.

Health care advocates and policymakers had mixed reactions to Gore's proposals, although most lauded him for tackling what many believe to be the largest health care problem facing the country, the 43 million Americans not covered by indigent care, private insurance or employer health plans.

"The biggest gap in coverage is adults and this is an efficient way to begin to reach them," said Judy Feder, dean of policy studies at Georgetown University and a contributor to Clinton's failed 1993-94 health care reform plan.

E. Richard Brown, director of the UCLA Center for Health Policy Research and a professor at the UCLA School of Public Health, said that while helpful, Gore's program would not solve the problems of most uninsured Americans.

California's Legislature recently killed three bills that would have expanded eligibility for government insurance programs to those at 300% of the poverty level--far above Gore's proposal--and would have applied to parents as well as children, as Gore's would. Even then, only 2 million of the 7 million uninsured Californians would have been eligible, Brown said.

"It sounds like a number of interesting and useful small pieces which will help states expand [coverage] if they want to," Brown said. "But it still will leave probably the largest segment of the uninsured population out in the cold."

The bigger problem is adults who make too much money to qualify for assistance programs but cannot afford premiums for private insurance. While Gore dealt with that issue by offering individuals a 25% tax credit for health insurance costs, Brown said that most people cannot come up with the up-front money.

Gore advisors acknowledged that the overall plan unveiled Tuesday

is somewhat limited, saying it would help about 11 million to 15 million people, some of whom are already eligible for the existing Children's Health Insurance Program.

The impact in the states would be mixed, according to health care analysts. California, where access to health care has recently been broadened, would feel less impact than most.

This state expects to cover children in families at 250% of the poverty level--Gore's proposal--by next month. The children's program here goes under the name of Healthy Families.

Surpasses Other Candidates on Details

In terms of details, Gore easily advanced beyond the rest of the presidential candidates, who largely have spoken sympathetically about the plight of the uninsured but left specifics for later.

His Democratic primary opponent, former New Jersey Sen. Bill Bradley, has said only that he would press for universal health care. He said Tuesday that he would soon offer proposals that make clear "that the vice president and I have a different approach to the fundamental health care issues facing America."

A spokesman for the leading Republican presidential candidate, Texas Gov. George W. Bush, criticized Gore's proposal as "the kind of big government solution" that Gore and Clinton "consistently embrace."

The spokesman, Scott McClellan, said that Bush was preparing his own health care plan.

Whether it has the desired political effect, Gore's plan is a model of the centrist approach that Clinton endorsed after his more radical health care plan was blasted by nearly all sides in 1993-94.

The vice president offered traditionally Democratic notions of broad access to insurance coverage with a Republicanesque dependence on tax breaks to pay some of the costs.

Gore took pains to avoid comparisons with Clinton's doomed effort, which was quarterbacked by First Lady Hillary Rodham Clinton.

Neither was mentioned by name, but Gore clearly alluded to the fiasco.

"This is a fundamentally different approach," said Gore, not saying to what he was comparing his effort. Later, he said rather pointedly

that the country needs "visionary but practical change."

Gore's biggest applause lines came at the expense of HMOs--which, ironically, would pick up most of the health care business generated by his proposals. Accompanied to the stage by Evelyn Alvarado of Los Angeles, whose three children are now covered by a Healthy Families policy administered by the Molina HMO, Gore vowed to push through Congress tough legislation to rein in HMOs.

He also told a joke about a dead HMO bureaucrat allowed into heaven--but only for three days. It was a reference to the common complaint that HMOs too strenuously limit hospital stays.

"I am certainly not satisfied when life-or-death medical decisions are made by HMO bureaucrats at the other end of a telephone line," Gore said. "They don't have a license to practice medicine, and they have no right to play God."

Times staff writer Alissa J. Rubin and political writer Ron Brownstein contributed to this story.

Copyright Los Angeles Times

The Los Angeles Daily

Gore details health-care plan

By Robert Monroe, Staff Writer

Democratic presidential candidate Al Gore pledged Tuesday to offer affordable health care for all children by 2005 and expand medical coverage for low-income adults and retirees. Speaking at Childrens Hospital Los Angeles, the vice president promised he would not rush wholesale reforms, alluding to the Clinton-Gore administration's failure to overhaul the health-care system in 1994.

"Experience has taught us that there is a way to keep what is right, while fixing what is wrong with American health care," Gore said.

"We must use our prosperity now to bring new change to our health-care system, to make our families healthier and more hopeful for the new century ahead."

Gore called for expansion of the federal Children's Health Insurance Program, which backs state programs for low-income families, including California's Healthy Families. The program covers families with incomes up to 200 percent of the poverty level. Nearly 11 million children are uninsured.

Gore proposed raising the qualifying family income level to 250 percent – the equivalent of \$41,000 made annually by a family of four.

Gore is the first of the front-running candidates to put forth a specific health-care fix as the presidential campaigns swing into high gear. Last week in Los Angeles, Republican candidate George W. Bush unveiled a proposal to overhaul the country's educational system.

Gore's pledge, if it was implemented, could have little effect in California, where legislators have budgeted an expansion of Healthy Families to the 250 percent level for the fiscal year.

What's new is that Gore's plan also would allow families that earn too much to be eligible to buy into the insurance program for their children and themselves.

Gore put no price tag on the cost of his proposal, which also would provide incentives for states to find and enroll qualifying children. In California, 163,000 children, roughly half those eligible, are enrolled in Healthy Families.

Reaction to Gore's proposal was mixed.

"This is a pretty revolutionary proposal because it would be extending Medicare

to children," said Dr. Randall Wetzel, director of critical care medicine at Childrens. Wetzel attended Gore's speech.

Glenn Melnick, professor of health economics at the University of Southern California and a consultant at the Rand think tank in Santa Monica, said Gore's plan could have unintended consequences. Letting working poor parents join could prompt employers to drop health insurance altogether defeating the purpose of a government program designed to supplement employer-based insurance, not replace it.

"Employers are smart. They'll figure it out," said Melnick. "Expanding coverage to kids is the lowest-cost option with the least number of unintended side effects."

Gore made a subtle stab at Bush, the governor of Texas, noting that in that state "one-quarter of all children are still out in the cold."

Among Gore's other proposals were the introduction of a 25 percent tax credit for individuals who buy their own health insurance; allowing people 55 to 65 to buy into Medicare; and letting people with disabilities keep their health-care insurance when they return to work.

Republican candidate John McCain plans to introduce his own plan probably in the fall.

"We want to concentrate on market approaches and private sector approaches rather than big government plans and I think that's where we fundamentally differ from the Democrats," said McCain's spokesman, Howard Opinsky.

Likewise, a spokesman for Bush's campaign termed Gore's proposal an unnecessary big-government solution to health-care reform. The front-running Republican candidate does not have a health-care proposal yet, said Scott McClellan.

"He will be laying out his health-care proposals over the course of the campaign," McClellan said.

In a statement released by his campaign office, Democratic candidate Bill Bradley said while he applauded Gore's placement of health-care coverage as a high priority, any meaningful proposal should include an honest estimate of a program's cost.

"We have to judge what a program can accomplish, not just whether it sounds good," the former U.S. senator said.

Bradley, who has espoused more universal health-care coverage than Gore

proposes, said he will unveil his own proposal in several weeks. He added that his plan will "make clear that the vice president and I have a different approach to the fundamental health-care issues facing America."

On the second day of his stop in Los Angeles, Gore left the hospital shortly after noon to attend what staffers called a series of "private meetings." He also attended a reception at a private home in the Los Angeles area and then another reception at the Garden of Eden nightclub in Hollywood.

Today, Gore plans to address an American Legion convention in Anaheim and attend a luncheon hosted by the Democratic Foundation before returning to Washington, D.C.

September 8, 1999 Wednesday, CHICAGO SPORTS FINAL EDITION

HEADLINE: GORE VOWS AFFORDABLE HEALTH CARE FOR CHILDREN

BYLINE: Associated Press.

DATELINE: LOS ANGELES

BODY:

Vice President Al Gore promised Tuesday to ensure that all children have access to affordable health care by 2005, offering a wide-ranging package of reforms aimed at bringing as many as 15 million uninsured Americans into the health-care system.

Yet the Democratic presidential candidate emphasized that, if he captures the White House, he would pursue the same incremental approach to changing health care that President Clinton adopted after his attempt to revamp the system failed to win congressional approval in 1994.

"We have all learned that we cannot overhaul the system in one fell swoop," Gore said at Children's Hospital. "Experience has taught us that there is a way to keep what is right, while fixing what is wrong with American health care."

The unveiling of Gore's health-care proposals, and Texas Gov. George W. Bush's announcement of his education program last week, moves the campaign for the White House to a new stage as the candidates begin offering specifics on their agendas.

Gore did not mention Bush in his remarks, but one reference clearly was aimed at the Republican presidential front-runner. "In some states, Texas springs to mind, one-quarter of all children are still out in the cold," Gore said.

With his proposal, the vice president staked out different ground than that of his Democratic rival, former Sen. Bill

Bradley, who has said that he will propose something approaching universal coverage, and Republicans and health-industry advocates, who fear that imposing too many mandates on private health-care firms would drive up costs.

While portions of his package were new, Gore borrowed heavily from

initiatives promoted by Clinton, and, in a few cases, by Republicans.

"Taken together, these steps will make health care affordable for millions of Americans who cannot afford it today. They will move toward the day when every American has access to affordable, quality coverage."

Gore did not estimate the cost of his proposals. Spokesman Chris Lehane said that would come "in the near future," but that he did not anticipate a tax increase would be needed to finance them.

About \$4.3 billion in federal taxes was allocated last year to the Children's Health Insurance Program, the primary vehicle Gore would use.

That program, designed to provide health insurance coverage to children in families with incomes too high to qualify for Medicaid, is primarily block grants to states.

Most states establish a sliding scale of subsidies based on family income.

September 8, 1999, Wednesday, CONSTITUTION EDITION

HEADLINE: CAMPAIGN 2000: Gore vows health coverage for kids

BYLINE: Scott Shepard, Cox Washington Bureau

SOURCE: Los Angeles

BODY:

Vice President Al Gore vowed Tuesday to provide health care coverage to about 11 million uninsured children by 2005 as a first step toward making affordable coverage available to all Americans.

"Let me be crystal clear on this point: If you elect me president, I will ensure that by the year 2005, every single child in our country has full access to fully affordable health care coverage," he told a room of health care workers at Children's Hospital, one of America's major pediatric centers.

Gore's promise seemed to be a response to weeks of criticism by former Sen. Bill Bradley (D-N.J.) that the Clinton-Gore administration has not done enough for children in poverty.

And Gore's timing, on the eve of Bradley's official announcement of his candidacy for the Democratic presidential nomination, appeared to be a to recent public opinion polls suggesting that interest in Bradley's campaign is growing rather than fading.

Although Gore did not mention Bradley by name, the vice president contrasted his health care proposal to the universal coverage the former senator is expected to embrace in the coming weeks.

"Some . . . will tell you that the only acceptable answer is a one-size-fits-all solution," he said.

To avoid the kind of controversy that the ill-fated Clinton health care changes generated in 1994, Gore cautioned that he would pursue a wide-ranging package of reforms "carefully, realistically and step by step."

"We have all learned that we cannot overhaul the system in one fell swoop," the vice president said. Still, he added, "We cannot rest until every single American has affordable health care."

The first step in that direction, he said, would involve the expansion of the

Children's Health Insurance Program, enacted in 1997 to provide federal funds to the states to pay for health care coverage to children in working families.

Currently, the CHIP program allows coverage of children in families that earn up to 200 percent of the federal poverty level.

But under Gore's proposal, the eligibility cap would be raised to 250 percent, or about \$ 41,000.

Some states, such as California, already have raised the cap to 250 percent. Some states, such as Texas, have tried to lower the cap below 200 percent.

Despite the CHIP program, the Children's Health Fund, an advocacy group, estimates that about 11 million children still have no health insurance.

And Gore, promising to spur the states to greater efforts, took a dig at Texas Gov. George W. Bush, the front-runner for the Republican presidential nomination, also without saying his name.

"In some states --- Texas springs to mind --- one-quarter of all children are still out in the cold," he said. "That is unacceptable."

Gore would also allow families who currently do not qualify for CHIP and do not have access to health coverage through their jobs to buy into the program, so that their children can have access to coverage regardless of their parents' income.

As Clinton has, Gore proposed allowing "vulnerable Americans" to buy into the program as early as age 55. Gore promised a 25 percent tax credit to help defray the cost.

He said the fastest-growing group of uninsured Americans are those between 55 and 65. Currently, Americans are eligible for Medicare at 65.

Gore never addressed the issue of cost, other than to say that any public expenses should be "fiscally responsible."

His spokesman, Chris Lehane, said the cost would be addressed later "in the context of a balanced budget" and not in terms of a tax increase.

Although campaign officials had billed the speech as a major policy address, many of the ideas cited by Gore on Tuesday had already been proposed:

An "enforceable" patients' bill of rights. He has promoted legislation that would allowing patients to sue their HMOs and collect damages when care has been denied.

Allow people with disabilities to keep Medicare or Medicaid when they returned to the workplace.

Encourage small businesses to band together to negotiate rates for their workers' coverage by providing a 25 percent tax credit to the companies.

Improve privacy safeguards for patients.

Encourage insurers to cover mental illness as they do physical illnesses.

Gore drew the most applause when he criticized health maintenance organizations.

"I am certainly not satisfied when life-or-death medical decisions are made by HMO bureaucrats at the other end of a telephone line," he said. "They don't have a licence to practice medicine, and they don't have a right to play God."

HOME INDEX SEARCH ARCHIVES		UNIVERSITY of MARYLAND UNIVERSITY COLLEGE	
Click Here			
washingtonpost	NEWS	STYLE	SPORTS
PRINT EDITION	TOP NEWS	WORLD	NATION
	POLITICS	METRO	BUSINESS & TECH
	HEALTH	OPINION	WEATHER
	CLASSIFIEDS	MARKETPLACE	



Partner Sites:
[Newsweek.com](#)
[Britannica Internet Guide](#)

Related Items
[Print Edition](#)
[Today's National](#)
[Articles](#)
[Inside "A" Section](#)
[Front Page Articles](#)

On Our Site
[Top News/Breaking](#)
[News](#)
[Politics Section](#)
[National Section](#)

Ad Watch

By Howard Kurtz
 Washington Post Staff Writer
 Thursday, November 11, 1999; Page A13

Another in a series evaluating the accuracy of political advertising.

Candidate: Vice President Gore

Markets: Iowa and New Hampshire

Time: 30 seconds

Producer: Century Media

Audio: I think it's just unconscionable at a time when we have the strongest economy in history, we're the wealthiest nation on Earth, to have millions and millions of children who have no health care coverage at all. We ought to change that. And we ought to start by making a commitment to have affordable, high-quality health care for every child in America before the end of the next president's term. And we can do that within a balanced budget. Then we can go down the road toward coverage for every single American.

Analysis: Gore, in shirtsleeves, tries to rise above the minutiae of the health care debate by making an appeal from the heart, punctuated by heartwarming images of toddlers and babies. The ad seeks to credit the Clinton-Gore administration for the strong economy, but sidesteps its failure to seek coverage for 44 million uninsured Americans since the 1994 debacle over the president's health legislation.

The vice president has been attacking rival Bill Bradley's broader health plan as too expensive, but the ad contains only the subtlest of jabs, with Gore saying he would live within a balanced budget. The ad provides no information about cost. (Gore would spend \$315 billion over 10 years to cover an additional 15 million people; Bradley would spend up to \$650 billion during that period to cover as many as 39 million. Bradley disputes Gore's charge that the cost would be much higher and would wipe out the federal budget surplus.) Gore is slightly defensive about his incremental approach, saying he'll head "down the road" toward universal coverage after 2005.

© Copyright 1999 The Washington Post Company



UNIVERSITY of MARYLAND UNIVERSITY COLLEGE



Click Here

NEWS

STYLE

SPORTS

CLASSIFIEDS

MARKETPLACE

PRINT EDITION

TOP NEWS

WORLD

NATION

POLITICS

METRO

BUSINESS & TECH

HEALTH

OPINION

WEATHER



Partner Sites:

Newsweek.com

Britannica Internet Guide

Related Items

Print Edition

Today's National

Articles

Inside "A" Section

Front Page Articles

On Our Site

Top News/Breaking

News

Politics Section

National Section



Ad Watch

By Howard Kurtz

Washington Post Staff Writer

Thursday, November 11, 1999; Page A13

Another in a series evaluating the accuracy of political advertising.

Candidate: Vice President Gore

Markets: Iowa and New Hampshire

Time: 30 seconds

Producer: Century Media

Audio: I think it's just unconscionable at a time when we have the strongest economy in history, we're the wealthiest nation on Earth, to have millions and millions of children who have no health care coverage at all. We ought to change that. And we ought to start by making a commitment to have affordable, high-quality health care for every child in America before the end of the next president's term. And we can do that within a balanced budget. Then we can go down the road toward coverage for every single American.

Analysis: Gore, in shirtsleeves, tries to rise above the minutiae of the health care debate by making an appeal from the heart, punctuated by heartwarming images of toddlers and babies. The ad seeks to credit the Clinton-Gore administration for the strong economy, but sidesteps its failure to seek coverage for 44 million uninsured Americans since the 1994 debacle over the president's health legislation.

The vice president has been attacking rival Bill Bradley's broader health plan as too expensive, but the ad contains only the subtlest of jabs, with Gore saying he would live within a balanced budget. The ad provides no information about cost. (Gore would spend \$315 billion over 10 years to cover an additional 15 million people; Bradley would spend up to \$650 billion during that period to cover as many as 39 million. Bradley disputes Gore's charge that the cost would be much higher and would wipe out the federal budget surplus.) Gore is slightly defensive about his incremental approach, saying he'll head "down the road" toward universal coverage after 2005.

© Copyright 1999 The Washington Post Company

Gore, Bradley conflict

Candidates' insurance plans differ in scope; costs debated

By William M. Welch
USA TODAY

WASHINGTON — Vice President Gore and his rival for the Democratic presidential nomination, Bill Bradley, have both applied the lessons of President Clinton's failed health-care reforms to their own campaign proposals.

But the two presidential hopefuls seem to have learned different lessons from that 1994 battle.

Their competing proposals for expanding health insurance to more Americans have emerged as a central dispute in the contest for the nomination. Lately, the battle has been dominated by Gore's charge that Bradley's plan is far more expensive than the former New Jersey senator acknowledges, and that it would consume or exceed projections for federal budget surpluses during the coming decade.

In response, Bradley has clarified some elements of his proposal in ways that aides say would lower estimates of its cost and perhaps reduce the number of uninsured Americans his plan would help.

An estimated 44 million Americans don't have health insurance.

Bradley denies Gore's charge that his plan would cost \$1.2 trillion over a decade and says it would be half that. Gore claims his plan would accomplish nearly as much at less cost.

That debate, of interest mainly to Democratic Party activists and policy specialists, obscures a larger point: Just five years after Clinton's health-care plan died in Congress — taking with it Democrats' congres-

sional majorities and seemingly dooming progress toward universal health coverage — both Democratic presidential candidates have seized on that same issue as a campaign tool.

"There isn't a political analyst alive who after 1994 would have predicted that before the turn of the century politicians running for president would make access to health insurance a primary focus of their campaign," says Robert Reischauer, former Congressional Budget Office director. "And yet both Bradley and Gore have done that. And it will force the Republicans to do the same."

The Bradley and Gore proposals approach health care in divergent ways that meet their own political needs:

► Bradley, the challenger, has offered a more sweeping plan with the ambitious goal of providing health coverage to 95% of all Americans, including all children. However, he would do so with a conservative approach: providing subsidies of up to \$5,000 per family to help Americans buy federally approved private health insurance. His plan would replace the government-run Medicaid program for the poor and allow everyone to get a tax break for insurance premiums.

► Gore, the front-runner, has offered a more cautious incremental plan, an approach forged by the negative public reaction to Clinton's complex proposal in 1994. He also promises to cover all children, and he would provide tax breaks for some people to buy insurance. But at its heart Gore's plan relies on govern-

ment. He leaves it to states to expand health coverage through existing programs — Medicaid and the 2-year-old Children's Health Insurance Program — with federal dollars and direction.

Both candidates propose prescription drug coverage for senior citizens in Medicare. Gore copies Clinton's latest proposal, to pay half of up to \$2,000 a year in drug costs, while Bradley proposes a more generous uncapped benefit.

Robert Blendon, health-policy expert at Harvard University, sees weaknesses in both plans. Bradley's plan, he says, will have business support because of its reliance on private insurance but probably is costlier than he acknowledges. Gore's plan, he says, would expand the scope of existing programs that haven't been entirely successful in providing health-care coverage to poor people who already qualify.

In political terms, what Bradley has done is move to the left and right simultaneously, Blendon says. "He moved to the left by sounding bigger and bolder; he moved to the right by not setting up any government structure or launching any new government program."

Gore, he says, has followed a more mainstream Democratic Party approach by keeping the Medicaid program, which provides care for the poorest Americans. His plan may be easier to defend in the general election against Republicans, he argues, because its cost is more modest.

Gore has gone on the offensive on the cost issue. He has pointed to an analysis by a former Clinton health-care official — Ken Thorpe, now a health-policy professor at Emory University in Atlanta — who pinned the \$1.2 trillion price tag on Bradley's plan. Thorpe also estimated that Bradley's plan would extend health coverage to more people, 18 million, than would Gore's, 12 million.

Bradley often says health care is "a big problem that requires a big solution," like his plan. Gore's frequent response: "It may be a big idea, but it's not a good idea." He contends Bradley would exhaust future surpluses and leave no tax money to put into Medicare, the national health program for those 65 and older, as Clinton and Gore both propose.

After complaints and clarifications last week by the Bradley campaign, Thorpe agreed to lower his estimate of the plan. He planned to disclose his latest figures today.

The Bradley campaign dismisses

Medicare bill would cap some medical costs

By Julie Appleby
USA TODAY

Medicare patients treated at hospital-owned clinics or medical practices can pay two to three times more for their care than those who go to independent doctors or clinics.

But buried in a House bill passed

Deductibles due

The deductible Medicare patients will pay next year for a hospital admission is \$776. But they can pay more for treatments done at an outpatient clinic. Some examples:

on health-care remedy



By Joel Page, AP



By Jim Cole, AP

Gore: He wants all children to have access to insurance.

Bradley: He would require parents to insure children.

Point by point in Gore, Bradley health plans

A brief summary of the health-care proposals of the two Democratic presidential candidates:

Al Gore's plan

- ▶ Guarantee access to affordable insurance for all children by 2005.
- ▶ Expand eligibility for the Children's Health Insurance Program (CHIP).
- ▶ Allow higher-income children and their parents who have no insurance to buy coverage under CHIP.
- ▶ Provide 25% tax credits to help individuals and small businesses buy health coverage. Allow those 55-65 to buy Medicare coverage.
- ▶ Pay half, up to \$2,000, of a Medicare beneficiary's annual prescription drug expenses.

Costs

Gore's estimate: \$264 billion over 10 years.

Counter estimate: An analysis of Gore's plan by a former Clinton health official, Ken Thorpe, estimated it at \$312 billion over 10 years.

Sources: Gore and Bradley campaigns, Ken Thorpe, The Associated Press
1 - Bradley disputes the figure and Thorpe plans a lower re-estimate based on new information.

Bill Bradley's plan

- ▶ Require parents to insure their children, with premiums subsidized by the federal government. Adults also would be eligible for premium subsidies, limited to \$1,800 per adult, \$1,200 per child and \$5,000 per family.
- ▶ Make coverage available to anyone through the Federal Employee Health Benefits Program, which offers a choice of private plans to government workers and members of Congress.
- ▶ Allow individuals to exclude the cost of health premiums from taxable income.
- ▶ Expand Medicare to include a prescription drug benefit, with a \$500 annual deductible, \$25 monthly premium and 25% copayment. There would be no cap on the benefit.
- ▶ Additional public health initiatives still to be spelled out.

Costs

Bradley's estimates: \$55 billion to \$65 billion a year.

Counter estimate: An analysis of Bradley's plan by Thorpe put it at \$1.2 trillion over 10 years.¹

e notion that Thorpe, a former Clinton administration health-policy official who worked on the failed 1994 plan, should be viewed as the ultimate scorekeeper of this policy dispute.

"We each have our own experts," Bradley said in his debate last week with Gore. Today in Chicago, in a speech to the American Public Health Association, Bradley is expected to make his most extensive comments to date contrasting his approach to Gore's.

It's clear, though, that either candi-

date's proposal would devote a large share of the federal government's future resources to expanding health care to uninsured citizens. Despite Gore's charge, no one can say for sure what future surpluses will amount to or whether either plan is affordable.

Congressional budget analysts project that the government will enjoy \$2.9 trillion in surpluses between now and 2009. But two-thirds of that will come from Social Security's excess payroll tax collections, beyond what it pays in benefits, and both parties

say they want that money devoted to reducing the national debt. That leaves a projected \$996 billion in non-Social Security surpluses — more than Bradley contends his plan would cost, but less than Gore asserts it would cost.

Also, the surplus might be ephemeral. The projections are based on the assumption that Congress holds spending to tight limits set two years ago. Yet both the Republican majority in Congress and Clinton have agreed to exceed that limit for fiscal 2000 by more than \$30 billion.

PHOTOCOPY
PRESERVATION

YAHOO! NEWS[Home](#) - [Yahoo!](#) - [My Yahoo!](#) - [News Alerts](#) - [Help](#)**AP** **Associ
Press**

What happened on your birthday?

JAN. Go[Home](#) | [Top Stories](#) | [Business](#) | [Tech](#) | [Politics](#) | [World](#) | [Local](#) | [Entertainment](#) | [Sports](#) | [Science](#) | [Health](#)**Yahoo! News****Politics Headlines****Thursday October 28 7:36 PM ET**

Gore, Bradley Eye Health Reform

By SANDRA SOBIERAJ Associated Press Writer

WASHINGTON (AP) - Bill Bradley tallies his "big idea" remedies for the poor and uninsured in billion-dollar bundles - \$10 billion here, \$65 billion there. But will they, as rival Al Gore charges, blow the budget surplus, throw the national budget back into deficits or force higher taxes?

The vice president, in Wednesday's debate with Bradley, seized on an hours-old analysis by a former Clinton-Gore administration official putting the cost of Bradley's health plan at \$1.2 trillion over 10 years - more than the entire federal budget surplus and leaving nothing to shore up Medicare.

"You're going to shred the social safety net," Gore told Bradley.

Bradley, who generally dismisses Gore's more modest proposals as baby steps toward enormous problems, worked on his health proposal for two years and spent nine months running it by independent economists before giving it a \$65 billion annual price tag.

"We each have our own experts," he retorted.

In fact, budget experts who discount all election-year calculations as phony, said Bradley's proposals are no more budget busting than Gore's - only Gore has yet to say much about his costs.

All told, Bradley has offered health, child care and anti-poverty programs that he estimates will cost a total of \$78 billion a year.

"They really are the tax and spend twins," said Mark Miller, executive director of the Republican Leadership Council.

In their race to be the Democrats' pick for president, the first modern presidential election set against budget surpluses instead of deficits, both have appealed to the party's liberal wing by offering expensive new programs: Gore's universal kindergarten, Bradley's universal health insurance, a promise by each to expand Medicare coverage to prescription drugs.

Both have chosen the easy road to financing their programs, saying the non-Social Security portion of the surplus - projected to be \$1 trillion over the next decade - will cover the bills.

"This is Alice-in-Wonderland-type math on both sides," said Brookings Institution economist Isabel Sawhill. "It's very much a spitting match in which we're cloaking the debate in a false fiscal framework."

Surplus projections are based on the assumption that Congress and the White House will stick to

spending caps they set in 1997 but have blown every year since.

"The chances of that surplus being there to allocate to new priorities is only slightly greater than the possibility that the ice cap will melt tomorrow and inundate us all," said former Congressional Budget Office director Robert Reischauer.

In his effort to flatten Bradley's rise in polls, Gore has honed in on the former New Jersey senator's health plan as "way excessive." But while the vice president held up as gospel half of the side-by-side cost analysis by Emory University professor Kenneth Thorpe, the administration veteran responsible for pricing the 1993 Clinton health plan, he ignored other Thorpe estimates:

-That Gore's health plan will cost \$312 billion over 10 years, or about \$50 billion more than the cost Gore publicly assigned for the first time Wednesday night, and will yield just over 12 million newly insured Americans - 1 million or 2 million less than Gore claimed to reach.

"Both Bradley and Gore are going to suffer the vagaries of not being precise in outyears," Thorpe said.

Analysts working with Bradley, including Stanford University economist Alan Garber, fault Thorpe's calculations for not taking account of subsidy caps, the reallocation of \$23 billion that the federal government now spends on Medicaid, and other fine details.

Technological advances will also yield lower costs, said Margy Heldring, Bradley's top health policy adviser. "As we increasingly learn how to get the right treatment to the right people at the right time - and to put serious investment into prevention, in helping people to get and stay healthy - there are savings to be had," she said.

But, countered Elaine Kamarck, Gore's chief policy adviser, Bradley's own estimates still ignore the \$256 billion that the Office of Management and Budget says will be needed over the next decade to shore up Medicare for the Baby Boom.

Bradley's plan would eliminate Medicaid and give poor people government subsidies to buy into federal workers' health plans or purchase private insurance. Additionally, every American would be able to deduct from their taxable income whatever they pay in premiums.

Using existing programs, Gore proposes to expand health coverage for children and parents without guarantees. Both candidates offer Medicare coverage for prescription drugs.

Robert Greenstein, director of the liberal Center for Budget and Policy Priorities, said a look at each candidate's record shows "neither of them had a history in the Senate of putting together big expensive things that they couldn't pay for."

Bradley's work on the 1986 Tax Reform suggests he would meet any costs stretching beyond the surplus by "among other things, proposing to close a number of tax loopholes," Greenstein said.

"But he's unlikely to talk much about that in the campaign."

Earlier Stories

- [Gore, Bradley Both Eye Surplus](#) (October 28)

Search: ☒ Stories ☐ Photos ☐ Full Coverage

[Nov 09](#) | [Nov 08](#) | [Nov 07](#) | [Nov 06](#) | [Nov 05](#) | [Nov 04](#) | [Nov 03](#) | [Nov 02](#) | [Nov 01](#) | [Oct 31](#)

[Home](#) | [Top Stories](#) | [Business](#) | [Tech](#) | [Politics](#) | [World](#) | [Local](#) | [Entertainment](#) | [Sports](#) | [Science](#) | [Health](#)

[Questions or Comments](#)

Copyright © 1996-1999 The Associated Press. All rights reserved.

The information contained in the AP News report may not be published, broadcast, rewritten or redistributed without the prior written authority

Gore, Bradley conflict on health-care remedy

Candidates' insurance plans differ in scope; costs debated

By William M. Welch
USA TODAY

WASHINGTON — Vice President Gore and his rival for the Democratic presidential nomination, Bill Bradley, have both applied the lessons of President Clinton's failed health-care reforms to their own campaign proposals.

But the two presidential hopefuls seem to have learned different lessons from that 1994 battle.

Their competing proposals for expanding health insurance to more Americans have emerged as a central dispute in the contest for the nomination. Lately, the battle has been dominated by Gore's charge that Bradley's plan is far more expensive than the former New Jersey senator acknowledges, and that it would consume or exceed projections for federal budget surpluses during the coming decade.

In response, Bradley has clarified some elements of his proposal in ways that aides say would lower estimates of its cost and perhaps reduce the number of uninsured Americans his plan would help.

An estimated 44 million Americans don't have health insurance.

Bradley denies Gore's charge that his plan would cost \$1.2 trillion over a decade and says it would be half that. Gore claims his plan would accomplish nearly as much at less cost.

That debate, of interest mainly to Democratic Party activists and policy specialists, obscures a larger point: Just five years after Clinton's health-care plan died in Congress — taking with it Democrats' congressional majorities and seemingly dooming progress toward universal health coverage — both Democratic presidential candidates have seized on that same issue as a campaign tool.

"There isn't a political analyst alive who after 1994 would have predicted that before the turn of the century politicians running for president would make access to health insurance a primary focus of their campaign," says Robert Reischauer, former Congressional Budget Office director. "And yet both Bradley and Gore have done that. And it will force the Republicans to do the same."

The Bradley and Gore proposals approach health care in divergent ways that meet their own political needs:

► Bradley, the challenger, has offered a more sweeping plan with the ambitious goal of providing health coverage to 95% of all Americans, including all children. However, he would do so with a conservative approach: providing subsidies of up to \$5,000 per family to help Americans buy federally approved private health insurance. His plan would replace the government-run Medicaid program for the poor and allow everyone to get a tax break for insurance premiums.

► Gore, the front-runner, has offered a more cautious incremental plan, an approach forged by the negative public reaction to Clinton's complex proposal in 1994. He also promises to cover all children, and he would provide tax breaks for some people to buy insurance. But at its heart Gore's plan relies on govern-

ment. He leaves it to states to expand health coverage through existing programs — Medicaid and the 2-year-old Children's Health Insurance Program — with federal dollars and direction.

Both candidates propose prescription drug coverage for senior citizens in Medicare. Gore copies Clinton's latest proposal, to pay half of up to \$2,000 a year in drug costs, while Bradley proposes a more generous uncapped benefit.

Robert Blendon, health-policy expert at Harvard University, sees weaknesses in both plans. Bradley's plan, he says, will have business support because of its reliance on private insurance but probably is costlier than he acknowledges. Gore's plan, he says, would expand the scope of existing programs that haven't been entirely successful in providing health-care coverage to poor people who already qualify.

In political terms, what Bradley has done is move to the left and right simultaneously, Blendon says. "He moved to the left by sounding bigger and bolder; he moved to the right by not setting up any government structure or launching any new government program."

Gore, he says, has followed a more mainstream Democratic Party approach by keeping the Medicaid program, which provides care for the poorest Americans. His plan may be easier to defend in the general election against Republicans, he argues, because its cost is more modest.

Gore has gone on the offensive on the cost issue. He has pointed to an analysis by a former Clinton health-care official — Ken Thorpe, now a health-policy professor at Emory University in Atlanta — who pinned the \$1.2 trillion price tag on Bradley's plan. Thorpe also estimated that Bradley's plan would extend health coverage to more people, 18 million, than would Gore's, 12 million.

Bradley often says health care is "a big problem that requires a big solution," like his plan. Gore's frequent response: "It may be a big idea, but it's not a good idea." He contends Bradley would exhaust future surpluses and leave no tax money to put into Medicare, the national health program for those 65 and older, as Clinton and Gore both propose.

After complaints and clarifications last week by the Bradley campaign, Thorpe agreed to lower his estimate of the plan. He planned to disclose his latest figures today.

The Bradley campaign dismisses

the notion that Thorpe, a former Clinton administration health-policy official who worked on the failed 1994 plan, should be viewed as the ultimate scorekeeper of this policy dispute.

"We each have our own experts," Bradley said in his debate last week with Gore. Today in Chicago, in a speech to the American Public Health Association, Bradley is expected to make his most extensive comments to date contrasting his approach to Gore's.

It's clear, though, that either candi-

date's proposal would devote a large share of the federal government's future resources to expanding health care to uninsured citizens. Despite Gore's charge, no one can say for sure what future surpluses will amount to or whether either plan is affordable.

Congressional budget analysts project that the government will enjoy \$2.9 trillion in surpluses between now and 2009. But two-thirds of that will come from Social Security's excess payroll tax collections, beyond what it pays in benefits, and both parties say they want that money devoted to reducing the national debt. That leaves a projected \$996 billion in non-Social Security surpluses — more than Bradley contends his plan would cost, but less than Gore asserts it would cost.

Also, the surplus might be ephemeral. The projections are based on the assumption that Congress holds spending to tight limits set two years ago. Yet both the Republican majority in Congress and Clinton have agreed to exceed that limit for fiscal 2000 by more than \$30 billion.

WASHINGTON



Before negotiations: Senate Appropriations Committee Chairman Ted Stevens, R-Alaska, talks with reporters.

Clinton aides, lawmakers haggle over budget details

President Clinton's budget aides met Sunday with congressional Republicans to negotiate fiscal 2000 spending plans amid signs that some positions were hardening, particularly on the president's \$1.4 billion education package.

"We are not prepared to go home until we get more teachers and lower class size," White House chief of staff John Podesta told NBC.

Sen. Arlen Specter, R-Pa., who heads a Senate panel on education spending, said he's "heard that the president's position is non-negotiable," and "that makes me pretty determined to keep what the Congress has done."

Republicans have expanded education spending but want to give local districts flexibility in how to spend the money rather than have it dictated from Washington.

Among other issues to be resolved are public lands programs and a dispute over international abortion policy that has stalled U.S. dues payments to the United Nations. Disputes are holding up final enactment of four of the 13 spending bills needed to fund the government in the fiscal year that began Oct. 1. Congress hopes to complete action and adjourn this week.

"We've got a fair amount of ground to cover, but we're just going to keep going through it," White House budget director Jacob Lew said during a break in negotiations.

The GOP plan to reduce spending on most government programs by 1% across the board likely will be reduced to a lesser percentage coupled with the Clinton administration agreeing to offset spending in some programs to pay for additional spending it wants on other programs.

"We've not gotten to our final Ouija board game, which will be offsets," said Senate Appropriations Committee Chairman Ted Stevens, R-Alaska.

MINIMUM WAGE: Republicans and Democrats will offer versions of a minimum-wage increase when the Senate takes up bankruptcy reform this week. Republicans unveiled a plan Friday for \$18.4 billion in business tax breaks coupled with a \$1-an-hour increase in the \$5.15-an-hour minimum wage over 28 months. Democrats are pushing a \$1 increase over two years and \$9.5 billion in tax breaks aimed at small businesses and family farms. The House is considering a \$1 increase over three years and \$30 billion tax breaks over five years for businesses and families.

CYBERCHAT: President Clinton, no wiz with computers, takes to the Internet tonight for a 90-minute cyber talkfest with fellow Democrats. "I was so technologically challenged when I got here," Clinton said in an interview.

"Hillary and I still write each other notes," he said. "We're still very old fashioned." Clinton said the Internet has won him over, and, "If I were a candidate for president this time, one of the very specific goals I would set for the nation is making sure there is no digital divide by the time I finish my service."

Clinton will be available at townhallmeeting.excite.com 7-8:30 ET for the event sponsored by the Democratic Leadership Council. Other Democrats participating include: New Hampshire Gov. Jeanne Shaheen; Maryland Lt. Gov. Kathleen Kennedy Townsend; San Jose, Calif., Mayor Ron Gonzales; Bethlehem, Pa., Mayor Don Cunningham; and Wisconsin State Rep. Antonio Riley. — Laurence McQuillan

GORE CONSULTANT: Feminist author Naomi Wolf said her role in Vice President Gore's campaign has been misrepresented. "I'm not a fashion consultant," Wolf told ABC News. She disputed news accounts that have depicted her as advising Gore on his wardrobe and how to be seen as an assertive "Alpha male" who should be in charge of things rather than a "Beta male," or permanent No. 2. Wolf said she took a pay cut to work for Gore's presidential campaign at \$15,000 a month, and with the campaign's belt-tightening, she's been cut back to \$5,000. Wolf said she's advising him on issues she has written about for 10 years, things such as the pressure women face balancing work and family and the wage gap that confronts working women.



Wolf: 'I'm not a fashion consultant.'

AD FLAP: Arizona Sen. John McCain, who touts his military background in his bid for the Republican presidential nomination, is running a campaign ad that *Newsweek* says might violate federal rules because it was filmed at Arlington National Cemetery, where rules bar "partisan activities." The ad cites McCain's Vietnam War military service as a pilot who was shot down, imprisoned and tortured. Campaign spokesman Howard Opinsky said the ad includes footage of McCain during one of his periodic visits to the graves of his father and grandfather at Arlington. "Nobody ever said anything" during the visit that became part of the advertisement, and "we will show the ad," Opinsky said.

GREENSPAN FAN: Republican presidential front-runner George W. Bush told *Red Herring*, a San Francisco technology magazine, that Federal Reserve Chairman Alan Greenspan "has done a good job, and the president ought to reappoint him" to a fourth four-year term. Greenspan's term expires in June. The Texas governor also said he has "a healthy skepticism in general for corporate elites and for Wall Street. Not a disrespect, just a healthy skepticism."

POLLS: Bush leads Gore 57%-35% in a U.S. News & World Report national poll. Against former senator Bill Bradley of New Jersey, Bush leads 53%-37%. Gore bests Bradley for the Democratic nomination 55%-34%, and Bush leads his nearest GOP rival, McCain, 66%-13%.

► In New Hampshire, which will hold the first primary of the 2000 primary season Feb. 1, a *Newsweek* poll of the state's Republicans found Bush with a 44%-27% lead over McCain. A poll two days earlier had Bush ahead by only eight points.

Among New Hampshire's Democrats, Gore led former Bradley 46%-36%. Bradley has had a slight edge in some other polls.

Written by Paul Leavitt with staff and wire reports



Foster's Daily Democrat

News Tuesday, November 02, 1999

In Portsmouth, Gore continues criticism of Bradley's health care plan

By HOLLY RAMER

Associated Press Writer

PORTSMOUTH, N.H. (AP) — Recent changes to Bill Bradley's health care proposal are a "sign that the plan is unraveling," Vice President Al Gore said Tuesday, but Bradley's campaign denied altering the plan.

After an hour of cuddling toddlers at a day care center playground, Gore returned to criticizing Bradley's proposals as too expensive.

Bradley's \$65 million plan would allow Americans to enroll in the same health care coverage provided for members of Congress and federal employees.

People and families at or near the poverty line would get subsidies, either for private insurance or to opt into the expanded federal system. The Medicaid system would largely be eliminated.

Gore called the subsidies "HMO vouchers" that wouldn't be enough for the recipients to afford full coverage.

"Last Friday night, without notifying the press, they changed a key detail and put caps on those premiums," Gore said. "It's a sign that that plan is unraveling."

But Bradley's spokesman denied any changes have been made, and noted that the Bradley was on a plane between campaign trips Friday night.

"It's absolutely untrue. There has been no change in the plan," Eric Hauser said. "I'm a little alarmed that the vice president would say something untrue."

Gore said his health care plan takes a more incremental approach than Bradley's, with a goal of providing all children with insurance by 2005.

Unlike Bradley's plan, Gore's proposal would retain New Hampshire's Healthy Kids Gold, an extended Medicaid program for low- and middle-income children, he said.

He met with several parents whose children are enrolled in the insurance program at the day care center, where he urged them to describe how it has helped them.

Gore held Terri Costin's infant daughter on his lap while the Seabrook woman described her family's struggle to obtain health care. She and her husband were covered by her husband's employer, but his salary wasn't enough after their daughter was born, she said.

She brings the baby to a center that allows her to pay based on a sliding scale.

"If it weren't for sliding scale places like Family First, we wouldn't have coverage," she said. "We had to give (our benefits) up so we could pay rent and put food on the table."

Gore didn't limit his criticism to his challenger for the Democratic presidential nomination. He also jabbed at one of the Republican

[Home](#) - [Yahoo!](#) - [My Yahoo!](#) - [News Alerts](#) - [Help](#)

REUTERS

[Yahoo! Messenger](#) - online friends, instant messaging, voice chat[Home](#) | [Top Stories](#) | [Business](#) | [Tech](#) | [Politics](#) | [World](#) | [Local](#) | [Entertainment](#) | [Sports](#) | [Science](#) | [Health](#)

Yahoo! News

Politics Headlines

Wednesday November 3 12:58 AM ET

Gore Touts Health Plan, Says Bradley's Too Steep

By Christopher Noble

PORTSMOUTH, N.H. (Reuters) - Vice President Al Gore returned to New Hampshire Tuesday to tout his proposal for better national health care and renew his attack on a plan offered by his Democratic rival Bill Bradley.

Seeking to detail his program and close a gap Bradley has opened in recent opinion polls among voters in this first-in-the-nation presidential primary state, Gore visited three New Hampshire towns to explain his proposals.

As small children played behind him, Gore told parents and local health officials at Portsmouth's Discovery Child Enrichment Center, "It's awfully important to expand health coverage in a way that does not hurt those that already have it through Medicaid and Medicare or the Federal Employees plan."

Never mentioning Bradley by name, Gore said touted his plan as the one that could be paid for "within the balanced budget," an implicit jab at the former basketball star and senator whose health care plan the vice president has attacked as too expensive.

After the meeting with citizens, Gore was more explicit.

"What Sen. Bradley has proposed would completely use up the budget surplus for the next 10 years, which means the portion that has to be allocated to fix Medicare couldn't be used to fix Medicare. That could destroy Medicare," Gore told reporters.

"It's an ill-considered plan that treats Medicare as an afterthought and insufficiently appreciates what Medicaid means to the 40 million Americans that now have it," he said.

Bradley, Gore's only challenger for the Democratic presidential nomination next year, has said his proposed health insurance system would cover 95 percent of Americans and cost about \$650 billion over 10 years.

Gore's less ambitious plan would offer coverage to some 11 million uninsured children by 2005 and allow some entire families, whose

Full Coverage

See a Yahoo! special report on
Presidential Election 2000

News Stories

- [Bush Leads Gore In Presidential Race](#) - Reuters (11/02/99)
- [Bush Pledges 'Moral' Leadership On Education](#) - Reuters (11/02/99)
- [In 2 years, Bradley reportedly earned \\$2.7m in speaking fees](#) - Boston Globe (11/02/99)
- [Gore, Bradley camps squabble over audience](#) - Boston Globe (11/02/99)
- [A campaign for all seasons](#) - Boston Globe (11/02/99)

[More In Full Coverage](#)**Magazine Articles**

- [An alpha dog in tights?](#) - Salon (11/02/99)
- [I am woman, hear me Gore](#) - Salon (11/02/99)
- [Keyes Loses It](#) - Slate (10/29/99)
- [Gore the Ox](#) - Slate (10/29/99)
- [Politics and Silicon Valley](#) - The Economist (10/28/99)

Related Web Sites

- [Election 2000: Total Raised](#) - find out how much candidates have raised, how much they've spent, and how much cash they have on hand. Also learn about the source of funds, who the contributors are, and what industries give the most. From the Center for Responsive Politics.
- [The Political Oddsmaker: Presidential Picks 2000](#) - since 1996, The Oddsmaker has made over 1,000 election picks, with a record of correctly predicting winners over 98 percent of the time. From Campaigns and Elections.

uninsured children by 2005 and allow some entire families, whose income disqualifies them from Medicaid but who don't have coverage of their own, to buy into Medicaid.

The Gore campaign cites an independent study saying his plan would cost \$312 billion over 10 years. The vice president has cited a study that showed Bradley's plan would cost \$1.4 trillion over the decade.

Bradley's campaign has disputed those figures and said the study was not independent but rather was done by former Clinton administration official.

Earlier Stories

- [Feminist Author Naomi Wolf Advises Gore Campaign](#) (November 1)
- [Gore In Iowa Lumps Bradley With Bush](#) (October 29)

Elections.

- [2000 Presidential Primary Information - get finance statistics, including receipts and expenditures of each candidate.](#) From the campaign finance watchdog group Common Cause.
- [C-SPAN: Campaign 2000 - archive of coverage includes video search.](#)
- [Campaign 2000 - exploration of the candidates, issues, and campaigns, from Policy.com, July 19, 1999.](#)

[More In Full Coverage](#)

Opinion & Editorials

- [Gore's Political 'Promiscuities' - Time \(11/02/99\)](#)
- [George W. hoists his conservative colors - Time \(11/02/99\)](#)
- [Al Gore, Alpha Male -- with a Feminine Touch - Business Week Daily \(11/02/99\)](#)
- [The faker - Salon \(11/02/99\)](#)
- [Bill Bradley's 100 Percent Speech Tax - by Nat Hentoff - Washington Post \(10/30/99\)](#)

Audio

- [Assessing political candidates and election issues discussed at New Hampshire forums - NPR \(10/30/99\)](#)
- [Undecided N.H. Voters React to GOP 'Debate' - NPR \(10/29/99\)](#)
- [Bush Criticized for Missing Debate - NPR \(10/29/99\)](#)

[More In Full Coverage](#)

Video

- [GOP NH town meeting Pt I - CNN \(10/29/99\)](#)
- [GOP NH town meeting Pt II - CNN \(10/29/99\)](#)
- [Gore, Bradley NH town meeting I - CNN \(10/28/99\)](#)

Message Boards

- [Yahoo: Presidential Election 2000](#)
- [Forum 360: Presidential Race 2000](#)
- [Women.com: Elizabeth Dole Drops Out](#)

All Things Considered.

Robert Segal: Vice President Al Gore and former New Jersey Senator Bill Bradley are appearing to together in New Hampshire tonight. It is the first time they have faced each other since the presidential campaign began. One issue on which the two candidates differ is health care. A new analysis of their health care plan was obtain by NPR today and it shows that the Bradley proposal would make a more dramatic and more costly shift towards expanding the government's role than previously believed. NPR's Patricia Namen has more.

Namen: Vice President Al Gore would expand the current medicaid system to include more low-income adults and children. Former New Jersey Senator Bill Bradley would require all parents to buy health insurance for their children. For those families that could not afford coverage, Bradley would provide federal assistance on a sliding scale, paying the full cost of insurance for families of four making less than \$33,000 a year. Emory University Health Policy Advisor Ken Thorpe has produced a new analysis of both plans. Thorpe estimates Gore's plan would provide health insurance to 12 million currently uninsured children and adults at a cost of about 12 billion dollars a year. Bradley's plan would cover 6 million more uninsured, but it would be a lot more expensive. About \$57 billion dollars a year.

Thorpe: We've estimated that about 2/3 of the federal cost of Senator Bradley's plan actually go to people who that already have health insurance. Those are individuals that have largely employment-based coverage. So these are federal dollars that would in essence replace dollars that employers and employees are currently contributing towards the cost of their health insurance.

Namen: Those federal subsidies, says Thorpe will likely encourage employers to cut back on providing coverage or drop the benefits all together. It's a dramatic shift from a system where employers provide the bulk of health care to employees to a system where the federal government does. Princeton health economist Uwa Reinhart says that's not a bad idea. Especially he says, since today's system is increasing shaky for employees.

Reinhart: They have insurance now and tomorrow their business folds and then they don't have insurance. That is just not permanent enough, right, its so brittle, I mean there is so many people floating in and out of insurance.

Namen: Reinhart says Bradley's plan is more reasonable over the long haul. But he admits it's a much bigger political risk than the Vice President's plan.

Reinhart: Bradley is bold. He says I have this vision. That's what American should look like, that's what it would cost the federal government, and I'm willing to spend it even if it might mean raising some taxes or spending a lot of the surplus on that. And I think that Senator Bradley has to respond and defend that. To say why, despite of the extra outlay, his vision will give you a better health care system.

Namen: Emory University analyst Ken Thorpe agrees the two candidates share extremely different visions for health care. Thorpe a former Clinton Administration health official says the Vice President's plan is built on a series of smaller steps that address the most critical gaps in the system.

Thorpe: He's really targeting subsidies towards the uninsured so those children with insurance and parents with insurance are largely left alone in this approach instead the idea is to provide insurance coverage for uninsured families.

Namen: Though they weren't available today to comment on the new analysis, in past interviews Bradley campaign officials have admitted their plan cost more. But they point to the federal surplus and to the great need to help America's uninsured and underinsured.