Al Gore:

Fighting for Working Families

Coverage of "Deadbeat Dads" Announcement

October 20, 1999

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Gore urges steps against deadbeat dads

By Ann Scales, Globe Staff, 10/21/99

WASHINGTON - Al Gore, decrying the steep rate of child poverty in homes without a father, yesterday proposed steps designed to crack down on deadbeat dads.

"It's time for fathers to accept their responsibility for their children," Gore said in a visit to Congress Heights Methodist Church, in the impoverished Anacostia neighborhood of Washington.

Gore proposed requiring states, as a condition for receiving federal child-support funds, to force noncustodial parents to go to work and pay child support. Those who don't pay would go to jail.

Standing in front of a semicircle of men who are involved in their children's lives and a mother of two whose former boyfriend is not, Gore said, "There are too many absent fathers in our society today. There are too many mothers who are struggling because their partners are not helping them as they should."

The vice president announced his proposal to reduce child poverty a day before his rival for the Democratic presidential nomination, Bill Bradley, is scheduled to make a long-planned policy speech on the subject, this morning at Concord Baptist Church in Brooklyn, N.Y.

Bradley's aides were guarding closely the content of his speech, but a spokesman for the former New Jersey senator said, "A primary focus will be helping poor people get more money in their pockets to help their children."

Eric Hauser, the Bradley spokesman, said: "Poverty, to Bradley's mind, is a national moral challenge, and we need a level of effort to take it on that's equal to the significance of the problem."

Bradley, who has made eradicating child poverty a signature issue in his campaign, often captivates his audiences with an anecdote about a child who goes to school hungry one morning because her family is poor and it wasn't her turn to eat.

A Gore adviser said the vice president has been working for months on his child-poverty plan and that the announcement a day before Bradley's speech was "an accident of timing."

But Hauser doesn't buy that. "It's pretty clear that he's trying to jump the gun on us. This was sort of quickly put together," Hauser said.

the gun on us. This was sort of quickly put together," Hauser said.

In his speech yesterday, Gore said child poverty is epidemic in female-headed households. "Children with absent fathers are five times as likely to live in poverty," he said.

While most of his ideas were punitive toward deadbeat dads, Gore said it also is "important to understand that yes, there are a lot of deadbeat dads. There are also dead-broke dads, as many as a quarter of all the fathers who are absent are either young, struggling fathers in fragile families that have lost their way, and they really don't have the means to support their children and they need help."

His proposal includes allowing states to use federal welfare money for job-training and job-placement programs to help impoverished fathers. But these men also would be required to sign "personal responsibility contracts" acknowledging paternity, pledging to work to pay child support, and to be an involved parent in order to receive aid from the Welfare to Work program.

"Outside of a genuine religious experience, there is hardly anything that is more transforming in the life of a man than getting involved with his children," Gore said. "We need to make it easier for that to happen."

This story ran on page A08 of the Boston Globe on 10/21/99.

14TH STORY of Level 1 printed in FULL format.

Los Angeles Times

October 21, 1999, Thursday, Home Edition

SECTION: Part A; Page 16; National Desk

LENGTH: 617 words

HEADLINE: GORE OFFERS ULTIMATUM TO 'DEADBEAT' DADS;
CAMPAIGN: VICE PRESIDENT SAYS HE'D REQUIRE DELINQUENT DADS TO WORK AND PAY UP OR GO TO JAIL, AND 'CHALLENGE' CREDIT CARD FIRMS TO DENY THEM MORE PRIVILEGES.

BYLINE: EDWIN CHEN, TIMES STAFF WRITER

DATELINE: WASHINGTON

BODY:

Vice President Al Gore on Wednesday unveiled his vision of "the next generation of welfare reform," saying that he would require "deadbeat" dads to go to work and pay up or go to jail.

Gore said he would go so far as to "challenge" credit card companies to deny new cards or additional lines of credit to delinquent fathers.

"Promoting responsible fatherhood is the critical next phase of welfare reform and one of the most important things we can do to reduce child poverty," Gore said.

The vice president's anti-poverty agenda relies on a combination of incentives and enforcement, offering not only work requirements but also career counseling, job training and simple friendship.

"Yes, there are lots of deadbeat dads. There also are many dead-broke dads," he told a supportive audience in a Washington church.

Gore's proposals came just one day before former New Jersey Sen. Bill Bradley, his only rival for the Democratic presidential nomination, is to deliver his proposal on child poverty.

But in an interview, the vice president denied that he is trying to upstage Bradley. "I've worked on this issue for nine years. The timing of a speech by others may be related to the campaign; the timing of my initiative is related to a nearly decade-long involvement in this area," he said.

Gore said he is focusing on ways to increase fathers' involvement in parenting because studies show that children living without fathers are five times more likely to be poor than children living with both parents.

By targeting "deadbeat" dads, Gore's agenda is likely to appeal especially to women--a crucial base of support to Gore.

The vice president's aides pointed out that his proposal cracks down on "deadbeat" dads in the same way that welfare reform cut off aid to women who do not find jobs after two years.

As a condition of receiving federal child support funds, Gore said states should require a go-to-work policy. He did not offer more details, nor did he estimate a cost for the plan. This approach is based on a 3-year-old program in Tampa, Fla., that requires noncustodial parents who are not making child support payments to enroll in an assistance program that places them in jobs. If they do not go to work--and pay up--they can be jailed.

So far the program has resulted in child support payments to 4,600 children who would not otherwise have received them, according to officials at the Gulf Coast Jewish Family Services Inc., which administers the Tampa-area program.

Gore said he also would require fathers to sign "personal responsibility contracts" that acknowledge paternity and pledge to pay child support as a condition of receiving help from the welfare-to-work program.

When the vice president noted that most women already are required to sign such a pledge, many women in the audience of about 100 shouted out their approval and broke into applause.

"I want to lead the next generation of welfare reform that will ask fathers to step up to their responsibility," Gore said.

To help credit card companies meet his "challenge" of denying delinquent parents new credit cards and lines of credit, Gore would have the federal government provide "timely data" on them directly to credit bureaus, rather than relying on state reporting.

The vice president's program also includes grants to community and faith-based organizations that teach parenting and marital skills.

The vice president touted his anti-poverty agenda during an hourlong discussion with about a dozen parents, their children and social workers at the Congress Heights United Methodist Church.

*

Times political writer Ronald Brownstein contributed to this story.

LANGUAGE: English

LOAD-DATE: October 21, 1999

Gore to dads: Step up to responsibility

Outlines his agenda a day before Bradley

By Douglas Kiker
The Associated Press

WASHINGTON — Vice President Gore urged fathers Wednesday to "step up to their responsibilities" and pay child support or risk losing welfare benefits or damaging their credit ratings. The Democratic presidential candidate said he would seek to expand welfare programs to help fathers find and keep work if they are unable to pay child support.

"Too many children are living without the influence of their fathers," Gore said at Congress Heights United Methodist Church. "There are too many mothers who are struggling because of fathers who will not step up to their responsibilities." Children and mothers are not the only ones who can benefit from increased paternal involvement, he said. "Outside of a genuine religious experience, there is hardly anything that is more transforming in the life of a man than getting involved with his children," Gore said. "It can change his life."

Gore laid out his "responsible fatherhood" package one day before Bill Bradley, his Democratic presidential rival, is to unveil his plan to eradicate child poverty. Bradley speaks today in New York.

Gore proposed giving federal child-support funds only to states that require all non-custodial parents — mainly fathers — who owe child support to get a job and pay up, or else go to jail. If elected president, Gore said, he will also require fathers to sign "personal responsibility contracts" to get aid from the Welfare-to-Work program. In the contract, a father would acknowledge paternity and pledge to work to pay child support.

Under Gore's plan, the government would provide credit card companies with data on "deadbeat dads" who have not paid child support and urge lenders to deny them new credit cards or lines of credit.

Gore also referred to another group he called "dead broke dads": those who don't pay because they cannot afford to. His plan would broaden regulations allowing states to use federal welfare money to help those fathers find and keep jobs.

Gore also offered measures to help ensure children grow up in two-parent homes, including new grants to community and religious groups to "help couples prepare for and strengthen their marriage."

The vice president is making a habit of pre-empting Bradley's speeches. Days before Bradley unveiled a plan last month to provide near-universal health insurance, Gore unveiled his alternative.

"This certainly suggests that the vice president agrees with our agenda," Bradley spokesman Eric Hauser said. "But in the end, the depth and significance of our proposals to solve big problems is far greater than his."

Gore spokesman Chris Lehane fired back with a reference to Bradley's vote in the Senate in favor of President Reagan's spending cuts in 1981. "Al Gore's interest and commitment to strengthening families dates back long before he became interested in running for president, back to 1981 when he stayed and fought against the Reagan budget cuts that devastated programs for working families and the poor," Lehane said.

THURSDAY, OCTOBER 21, 1999 · USA TODAY

8TH STORY of Level 1 printed in FULL format.

The Atlanta Journal and Constitution

October 21, 1999, Thursday, Home Edition

SECTION: News; Pg. 6A

LENGTH: 403 words

HEADLINE: CAMPAIGN 2000: Gore targets 'deadbeat dads';
He rolls out plans to force those who can to pay regular child support, and to help those who can't get and keep jobs.

BYLINE: Douglas Kiker, Associated Press

SOURCE: CONSTITUTION

DATELINE: Washington

BODY:

Vice President Al Gore urged fathers Wednesday to "step up to their responsibilities" and pay child support or risk losing welfare benefits or damaging their credit ratings.

If fathers are unable to pay, the Democratic presidential candidate said he would seek to expand welfare programs to help them find and keep work.

"Way too many children are living without the influence of their fathers," Gore said at Washington's Congress Heights United Methodist Church. "There are too many mothers who are struggling because of fathers who will not step up to their responsibilities."

Children and mothers are not the only ones who can benefit from increased paternal involvement, he said.

"Outside of a genuine religious experience, there is hardly anything that is more transforming in the life of a man than getting involved with his children," Gore said. "It can change his life."

As Gore laid out his "responsible fatherhood" package, Sen. Bill Bradley, [illegible] Democratic presidential rival, was preparing to travel to New York today to unveil what his spokesman called "a comprehensive package to make a major [illegible] against child poverty."

Gore proposed giving federal child-support funds only to states that require all noncustodial parents --- mainly fathers --- who owe child support to get a job and pay up, or go to jail.

If elected president, Gore said he also would require fathers to sign " personal responsibility contracts," in which they would acknowledge paternity and pledge to work to pay child support as a condition of getting aid from the Welfare to Work program.

Under Gore's plan, the government would provide credit card companies with data on "deadbeat dads" who have not paid child support and urge lenders to deny them new credit cards or lines of credit.

Gore also referred to another group he called "dead broke dads" --- those who don't pay because they can't afford to. His plan would broaden regulations allowing states to use federal welfare money to help such fathers find and keep jobs.

"I want to lead the next generation of welfare reform that will ask fathers to step up to their responsibility," Gore said.

Gore also offered measures to help make sure children grow up in two-parent homes. These included grants to community and religious groups to "help couples prepare for and strengthen their marriage, become better parents and reduce domestic violence."

GRAPHIC: Photo
After unveiling new plans to stabilize families, Vice President Al Gore greets Malik Thomas (left), his wife, Kenya, and their 2-year-old daughter Meika. / DENNIS COOK / Associated Press

LOAD-DATE: October 21, 1999

The Telegraph
ON THE WEB

Gore outlines child poverty plan, beats Bradley by a d

By KEVIN LANDRIGAN, Telegraph Staff

Vice President Al Gore said Wednesday that he would offer a combination of "tough and a helping hand to absent fathers who owe child support.

The Democratic presidential candidate spoke at a Washington church and then outline proposals for addressing child poverty during a telephone news conference with New Hampshire journalists.

The most controversial feature would be to challenge credit card companies to deny n or additional lines of credit to non-custodial parents who owe child support.

"Either make the payments or leave home without it,'' Gore said, taking off on a telev commercial of a major credit card company.

"This is a tough love approach that is not only justified but very good for families.''

Gore's speech and comments come a day before his primary rival, former U.S. Sen. B Bradley of New Jersey, gives a long-advanced speech on child poverty in Brooklyn.

Bradley campaign officials accuse Gore of repeatedly trying to trump their ideas by fi offering less ambitious plans than he would.

"This certainly suggests that the vice president agrees with our agenda,'' said Bradley spokesman Eric Hauser. "But in the end, the depth and significance of our proposals t big problems is far greater than his.''

Another provision of Gore's child poverty plan would be to eliminate the tax penalty married couples who file jointly and to raise the threshold for working poor so they co make up to $29,000 a year before paying taxes.

"If you eliminate the marriage penalty but don't raise the earnings limit for the earned tax credit, then many working families end up losing money. They wind up in a highe bracket,'' Gore told reporters.

Gore also would have fathers sign responsibility contracts to pay child support just as mothers do to pursue work if they are physically able. And he urged programs that re federal grants like day care centers and Head Start programs to offer voluntary progra establish paternity.

Meanwhile, former Democratic U.S. Rep. Norm D'Amours returned to New Hampsh three days of campaigning for Gore.

The two men served together in the U.S. House for eight years.

D'Amours said he decided to campaign after Bradley spoke to a Democratic State Co several months ago.

"Senator Bradley is a good man and a good Democrat, but he implied he was the only candidate with a sound ethical background,'' said D'Amours, who was an unsuccessf candidate for governor in 1992.

"You don't do that and then tell people you are a non-politician. He's had this plan to years.''

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Thursday
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Gore proposal targets deadbeat dads

By Kate Thompson, Journal staff writer | E-mail

Vice President Al Gore Wednesday unveiled proposals to toughen penalties for deadbeat and "dead broke" dads, an effort to continue welfare reform.

Speaking in a telephone interview with Iowa reporters, Gore outlined a series of proposals he said would strengthen families and promote responsible fatherhood.

Under Gore's proposal, noncustodial parents - mostly fathers - could be required to pay child support, go to work or go to jail.

"Only one out of four (noncustodial) parents actually pay child support," he said. "Children with absentee fathers are five times more likely to be poor, two times as likely to drop out of school and two times as likely to go to jail."

Gore said his proposals would strengthen child support strengthen child support enforcement, make it harder for parents who owe support to get new credit cards, fix the "marriage penalty' and increase the amount a married couple could earn and still receive the Earned Income Tax Credit. Gore also proposed grants for community and faith-based organizations to help couples prepare for and strengthen marriage.

To help fathers be more involved with children, Gore urged employers to make workplaces parent friendly. He said he wants to launch a public service campaign to encourage responsible fatherhood.

He said the proposals would actually save taxpayers money and refused to set a dollar amount for them.

"Experience shows us that we earn $4 for every $1 we invest in this kind of approach," he said. "When we invest in these kinds of programs to reconnect parents and children, then the taxpayers are relieved of the burden. It saves money."

Most Democrats, he said, voted for welfare reform. While urging that parents who don't work or pay child support should be sent to jail might be controversial with some people, Gore said it's similar to what is expected of mothers.

"We require a mother on welfare to work," he said.

But Gore added he doesn't find it difficult to support these issues.

"When you do the right thing, it is sometimes tough, but I don't find it difficult because it is the right thing difficult because it is the right thing to do."

The program would:

- Require all fathers who owe child support to pay or go to jail.
- Require fathers to pledge to acknowledge paternity, work, pay child support and be involved parents.
- Ensure more child support is passed through to children.
- Streamline the process for establishing child support orders.
- Create grants to increase access and visitation of noncustodial parents.
- Urge fathers to be more responsible through a public service campaign and would call for greater involvement by fathers in children's learning.

Go to Issues and Politics main page

TO TOP OF PAGE

BACK

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TO TOP OF PAGE

News Wednesday, October 20, 1999

Gore outlines crackdown on deadbeat fathers

By SANDRA SOBIERAJ

Associated Press Writer

WASHINGTON (AP) — Vice President Al Gore is proposing a crackdown on fathers who refuse to pay child support and government help for those who can't afford to.

"Our nation will continue to suffer social and economic consequences unless all fathers do more to help share the responsibilities of parenthood, and America does more to support them in this role," Gore said in remarks prepared for today.

At the Congress Heights Methodist Church here, Gore was laying out his "responsible fatherhood" package 24 hours before Bill Bradley, his sole rival for the Democratic presidential nomination, is due to unveil his plan to eradicate child poverty.

Aides said the vice president's plan also was designed to attack child poverty by remedying one of its biggest causes: financial and emotional abandonment by fathers.

Gore proposed giving federal child-support funds only to states that require all non-custodial parents — mainly fathers — who owe child support to get a job and pay up, or go to jail.

If elected president, Gore said he also would require fathers to sign "personal responsibility contracts," in which they would acknowledge paternity and pledge to work to pay child support, as a condition of getting aid from the Welfare to Work program.

Under Gore's plan, the government would provide credit card companies with data on "deadbeat dads" who have not paid child support and urge lenders to deny them credit cards.

For the lesser-spoken-of group of "dead broke" fathers who don't pay because they can't afford to, Gore would broaden regulations allowing states to use federal welfare money to help them find and keep jobs.

The 1996 welfare reform law moved millions of families off welfare, Gore said. "We must again call on states, communities and employers to help move unemployed fathers who owe child support into the workforce."

Joe Jones is president of Center for Fathers, Families and Workforce Development, a Baltimore program of "tough love, in-your-face job training and readiness," he said — and which Gore would like to see replicated.

"We're looking at ways to make the distinction between deadbeat and dead broke. If you're a low-income parent with little education and no job, we've got to take that into account as we put together these child support orders," said Jones, who was joining Gore today.

Gore also offered measures to help ensure children grow up in two-parent homes, including new grants to community and religious groups to "help couples prepare for and strengthen their marriage, become better parents and reduce domestic violence."

The vice president is making a habit of pre-empting Bradley's speeches. Days before the former New Jersey senator unveiled an ambitious and expensive plan last month to provide near-universal health insurance, Gore rushed together a more limited health plan.

"This certainly suggests that the vice president agrees with our agenda," Bradley spokesman Eric Hauser said. "But in the end the depth and significance of our proposals to solve big problems is far greater than his."

Gore spokesman Chris Lehane fired back with a reference to Bradley's vote in the Senate in favor of President Reagan's 1981 spending cuts. "Al Gore's interest and commitment to strengthening families dates back long before he became interested in running for president, back to 1981 when he stayed and fought against the Reagan budget cuts that devastated programs for working families and the poor," he said.

Meanwhile, a poll released Tuesday showed Gore and Bradley in a close race in Iowa, which holds the first presidential nominating contest in January.

Gore was favored by 43 percent of the voters questioned, to Bradley's 40 percent, with 17 percent undecided. The survey of 617 people who said they regularly vote in state elections was commissioned by KCCI, a Des Moines, Iowa, television station. It claimed a margin of error of plus or minus 6 percentage points.

Bradley's campaign has gained ground in polls across the country, including in Iowa. A survey last month had him within 12 points of the vice president in the state, where Gore generally had been given an edge because of his backing from the party establishment.

Election 2000

Gore seeks reforms for welfare

Deadbeat dads are focus of his plan

By Edwin Chen
Los Angeles Times
Oct. 21, 1999

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WASHINGTON -- Vice President Al Gore unveiled his vision of "the next generation of welfare reform" Wednesday, saying he would require deadbeat dads to go to work and pay up or go to jail.

Gore said he would go so far as to "challenge" credit card companies to deny new cards or additional lines of credit to delinquent fathers.

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The vice president's anti-poverty agenda relies on a combination of incentives and enforcement, offering not only work requirements but also career counseling, job training and simple friendship.

"Yes, there are lots of deadbeat dads. There also are many dead-broke dads," he told a supportive audience in a Washington church.

Gore's proposals came just one day before former New Jersey Sen. Bill Bradley, his only rival for the Democratic presidential nomination, is to deliver his proposal on child poverty.

But in an interview, the vice president denied that he is trying to upstage Bradley, saying "the timing of my initiative is related to a nearly decadelong involvement in this area."

Gore said he is focusing on ways to increase fathers' involvement in parenting because studies show that children living without fathers are five times more likely to be poor than children living with both parents.

By targeting deadbeat dads, Gore's agenda is likely to appeal especially to women, a crucial base of support to Gore.

The vice president's aides pointed out that his proposal cracks down on deadbeat dads in the same way that welfare reform cut off aid to women who do not find jobs after two years.

Gore said he also would require fathers to sign "personal responsibility contracts" that acknowledge paternity and include a pledge to pay child support, as a condition of receiving help from the welfare-to-work program.

When the vice president noted that most women already are required to sign such a pledge, many women in the audience of about 100 shouted out their approval and broke into applause.

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NEWS COVERAGE OF THE VICE PRESIDENT'S HEALTH CARE PROPOSAL

Wednesday, September 8, 1999
Los Angeles, California

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

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

CBS News Transcripts

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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.

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TUESDAY, SEPTEMBER 7, 1999

NEWSLINE

A QUICK READ ON THE NEWS

ASIA STOCKS: Japan's Nikkei average is down 44 points to 17,713 midday; yen is 110.05 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. Anyone 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 door, wearing out its welcome as well as wearing down tourists, coastal residents and their beaches. 3A.

CONFLICTING CLINTONS: President Clinton and first lady are on cutting edge of politics: Puerto Rican terrorists flap 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 $53.1 million for muscular dystrophy; team of doctors mends him for finale. 2D.
▶ "Reality television" pioneer Allen Funt dies. 3D.

TODAY'S DEBATE: Educational testing. In USA TODAY's opinion, "Pressure to boost scores leads schools to exclude weaker kids." 16A.
▶ "One-size-fits-all exams assume that every child learns in the same way at the same time," Monty Neill says. 16A.

MONEY: Stock market's roller coaster ride expected to continue into final quarter. 1B.
▶ With Asian economies improving, are needed reforms being forgotten? 1B.
▶ Internet firms helping fill up Super Bowl ad spots. 1B.
▶ Female executives on the move in auto industry. 1B.
▶ Buying on line tries patience of some teens. 3B.

SPORTS: Lindsay Davenport advances in U.S. Open; McEnroe might be next Davis Cup captain. Tennis. 1,12C.
▶ Mi Hyun Kim takes LPGA Rail Classic. Golf. 1,15C.

LIFE: Movies reel in estimated record of $2.78 billion this summer; highlights of the sizzling season. 1,4D.
▶ Catholic scholar calls Pius XII "Hitler's Pope." 1D.
▶ Leaner L7 delivers sly Slap-Happy. Listen Up. 3D.
▶ Young couple consents to risky surgery on fetus. 8D.

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 three-peat ahead? Can their new quarterback Brian Griese, left, take them all the way?

Written by John O. Buckley

Gore to unveil health plan

Speech to offer specifics as Bradley prepares challenge

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 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 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 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.

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"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 bridge that would lead back to communism."

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

Timor crisis widens

Thousands flee East Timor as pro-Indonesian militia goes on rampage. Australian troops are on alert for possible action. 14A

▶ The projected demographics of USA in 2025, 13A
▶ Will Hispanics assimilate as others have? 14A

"When I get on the subway in New York today, most of the people look like me — they're a mix of some kind."

Soledad O'Brien
TV news anchor

COVER STORY

Blended races making a true melting pot

By Marta Puente and Martin Kasindorf
USA TODAY

In the future, lots of us will be like Mariah Carey. Or Soledad O'Brien. Or Tiger Woods.

There's no guarantee we'll look that good, of course, or sing that well, let alone be 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 looms, 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 Edmonston of Portland State University in Oregon and Jeff Passel of the Urban Institute, a Washington, D.C., think tank.

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

Within some groups the rates will be even higher.

Please see COVER STORY Page 13A ▶

First row (left to right): Soledad O'Brien, TV journalist, black, Cuban, white; James McBride, writer, black, white; Franklin Chang-Diaz, astronaut, Chinese, Costa Rican; Mariah Carey, singer, black, Venezuelan, white

Second row: Tiger Woods, golfer, black, white, Thai, American Indian; Meg Tilly, actor, white, Chinese; Lenny Kravitz, singer, black, white

Third row: Keanu Reeves, actor, white, Chinese, Hawaiian; Cameron Diaz, actor, white, Cuban; Ben Nighthorse Campbell, U.S. senator (R-Colo.), white, American Indian

Fourth row: Jimmy Smits, actor, Surinamese, Puerto Rican; Linda Chavez, pundit, Mexican American, white; Greg Louganis, Olympic diver, white, Samoan; Jennifer Beals, actor-dancer, black, white; Derek Jeter, professional baseball player, black, white

Fifth row: Lou Diamond Phillips, actor, Filipino, Chinese, Hawaiian, Hispanic, American Indian, white; Alexandra Berlusconi, tennis player, black, white; Bill Richardson, U.S. Energy Secretary, white, Mexican American

Sixth row: Franco Harris, former football player, white, black; Eddie Van Halen, rock musician, white, Indonesian; Halle Berry, actor, black, white

Photos by USA TODAY, AP, Reuters, GNS, Polygram Films, HBO, Virgin, Baseball Weekly, Dan Gaborik

USA SNAPSHOTS®

A look at statistics that shape the nation

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." — Susan Purcell, cooking Web site founder

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 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 80% of Internet users 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 Joy Elsbender of OffRoad Capital uses three e-mail addresses at his San Francisco investment firm.

"It works well," Elsbender 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."

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A1

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USA TODAY

A1

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USA TODAY · TUESDAY, SEPTEMBER 7, 1999

Gore Pledges A Health Plan For Every Child

A1

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 TelePrompTer, 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

THE WALL STREET JOURNAL
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 provides 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 exis-

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 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.

WASHINGTON

By Mark Wilson, Reuters

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 the go abroad," he said. "Politicians, particularly presidents, like that sort of stuff."

AP

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

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.

USA TODAY · WEDNESDAY, SEPTEMBER 8, 1999

Gore offers Rx for the uninsured

Fred Prouser / 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.

Video

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

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.

COMPLETE STORY

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.

- 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

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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

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SPECIAL REPORT "Politics" - The critical issues and debates concerning America

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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.

COURTESY KCAL

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

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.

VIDEO

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

CAMPAIGN 2000

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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)

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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

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

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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.

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Tuesday, September 7, 1999

- Bradley to make official announcement
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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."

Back to the top

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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.

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.

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.

Chicago Tribune

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.

The Atlanta Journal and Constitution

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 OEOB (ext. 6-7035)

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

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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.

THE NATION'S NEWSPAPER · 50 CENTS

USA TODAY

NO. 1 IN THE USA ... FIRST IN DAILY READERS

WITH NO. 58, SOSA CLOSE TO HISTORY

COULD BECOME FIRST PLAYER TO HIT 60 HRs IN TWO SEASONS, 1C

PENN STATE VAULTS PAST TENNESSEE FOR NO. 2 SPOT IN POLL

▶ COLLEGE FOOTBALL, 1,7,8,17C

ARE WE DOWN ON DRESSING UP?

Cover Story, 1D

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

TUESDAY, SEPTEMBER 7, 1999

NEWSLINE

A QUICK READ ON THE NEWS

ASIA STOCKS: Japan's Nikkei average is down 44 points to 17,713 midday; yen is 110.05 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. Anyone 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 door, wearing out its welcome as well as wearing down tourists, coastal residents and their beaches. 3A.

CONFLICTING CLINTONS: President Clinton and first lady are on cutting edge of politics: Puerto Rican terrorists flap 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 $53.1 million for muscular dystrophy; team of doctors mends him for finale. 2D.
▶ "Reality television" pioneer Allen Funt dies. 3D.

TODAY'S DEBATE: Educational testing. In USA TODAY's opinion, "Pressure to boost scores leads schools to exclude weaker kids." 16A.
▶ "One-size-fits-all exams assume that every child learns in the same way at the same time," Monty Neill says. 16A.

MONEY: Stock market's roller coaster ride expected to continue into final quarter. 1B.
▶ With Asian economies improving, are needed reforms being forgotten? 1B.
▶ Internet firms helping fill up Super Bowl ad spots. 1B.
▶ Female executives on the move in auto industry. 1B.
▶ Buying on line tries patience of some teens. 3B.

SPORTS: Lindsay Davenport advances in U.S. Open; McEnroe might be next Davis Cup captain. Tennis, 1,12C.
▶ Mi Hyun Kim takes LPGA Rail Classic. Golf, 1,15C.

LIFE: Movies reel in estimated record of $2.78 billion this summer; highlights of the sizzling season. 1,4D.
▶ Catholic scholar calls Pius XII "Hitler's Pope." 1D.
▶ Leaner L7 delivers sly Slap-Happy. Listen Up. 3D.
▶ Young couple consents to risky surgery on fetus. 8D.

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 three-peat ahead? Can their new quarterback Brian Griese, left, take them all the way?

Written by John O. Buckley

Inside USA TODAY

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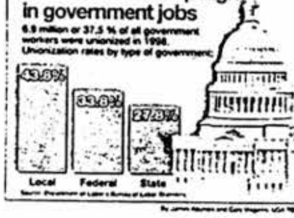
USA SNAPSHOTS®

A look at statistics that shape the nation



Gore to unveil health plan

Speech to offer specifics as Bradley prepares challenge

By Susan Page
USA TODAY

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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.

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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."

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

Timor crisis widens

Thousands flee East Timor as pro-Indonesian militia goes on rampage. Australian troops are on alert for possible action. 10A

COVER STORY

Blended races making a true melting pot

By Marta Puente and Martin Kasindorf
USA TODAY

In the future, lots of us will be like Mariah Carey. Or Soledad O'Brien. Or Tiger Woods.

There's no guarantee we'll look that good, of course, or sing that well, let alone be 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 looms, 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 Edmonston of Portland State University in Oregon and Jeff Passel of the Urban Institute, a Washington, D.C., think tank.

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

Within some groups the rates will be even higher.

Please see COVER STORY Page 13A ▶

▶ The projected demographics of USA in 2025, 13A
▶ Will Hispanics assimilate as others have? 14A

"When I get on the subway in New York today, most of the people look like me -- they're a mix of some kind."

Soledad O'Brien
TV news anchor

First row (left to right): Soledad O'Brien, TV journalist, black, Cuban, white; James McBride, writer, black, white; Franklin Chang-Diaz, astronaut, Chinese, Costa Rican; Mariah Carey, singer, black, Venezuelan, white.
Second row: Tiger Woods, golfer, black, white, Thai, American Indian; Meg Tilly, actor, white, Chinese; Lenny Kravitz, singer, black, white.
Third row: Keanu Reeves, actor, white, Chinese, Hawaiian; Cameron Diaz, actor, white, Cuban; Ben Nighthorse Campbell, U.S. senator (R-Colo.), white, American Indian.
Fourth row: Jimmy Smits, actor, Surinamese, Puerto Rican; Linda Chavez, pundit, Mexican American, white; Greg Louganis, Olympic diver, white, Samoan; Jennifer Beals, actor-dancer, black, white; Derek Jeter, professional baseball player, black, white.
Fifth row: Lou Diamond Phillips, actor, Filipino, Chinese, Hawaiian, Hispanic, American Indian, white; Alexandra Stevenson, tennis player, black, white; Bill Richardson, U.S. Energy Secretary, white, Mexican American.
Sixth row: Franco Harris, former football player, white, black; Eddie Van Halen, rock musician, white, Indonesian; Halle Berry, actor, black, white.

Photos by USA TODAY, AP, Reuters, GNS, Polygram Films, HBO, Virgin, Baseball Weekly, Ben Cohen.

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." — Susan Purcell, cooking Web site founder

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 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 80% of Internet users 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 Eisbender of OffRoad Capital uses three e-mail addresses at his San Francisco investment firm.

"It works well," Eisbender says. "The others take a back seat 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."

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USA TODAY

A1

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USA TODAY · TUESDAY, SEPTEMBER 7, 1999

Gore Pledges A Health Plan For Every Child

A1

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.

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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 TelePromp-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 provides 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.

THE WALL STREET JOURNAL
WEDNESDAY, SEPTEMBER 8, 1999

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 exis-

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 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.

WASHINGTON

By Mark Wilson, Reuters

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 the go abroad," he said. "Politicians, particularly presidents, like that sort of stuff."

AP

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

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.

USA TODAY · WEDNESDAY, SEPTEMBER 8, 1999

Gore offers Rx for the uninsured

Fred Prouser / 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.

Video

Today show

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

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.

COMPLETE STORY

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.

- 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.

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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

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STORY Gore offers Rx for the uninsured

STORY Reno offers Waco probe to Danforth

STORY U.N. moves toward a Timor force

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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.

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

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.

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)

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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

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

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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.

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Tuesday, September 7, 1999

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- 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

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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."

Back to the top

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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.

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.

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.

Chicago Tribune

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.

The Atlanta Journal and Constitution

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."

The New York Times

October 5, 1999, Tuesday, Late Edition - Final

SECTION: Section A; Page 24; Column 1; Editorial Desk

LENGTH: 822 words

HEADLINE: Editorial Observer; In Describing Health Care Plans, Less is More

BYLINE: By MICHAEL M. WEINSTEIN

BODY:

What is the difference between a policy that promises to cover 100 percent of Americans for medical costs and a policy that covers 95 percent of them? About 1,285 pages.

President Clinton took about 1,300 pages in 1994 to lay out his plan for insuring ever American. Bill Bradley took about 15 pages last week to describe a plan to increase the percentage of Americans with medical insurance to 95 percent.

O.K., I'm comparing apples and oranges. Mr. Clinton's plan covered every legislative tidbit. Mr. Bradley issued only an outline. Yet the point remains valid. Mr. Clinton's team never made its fiendishly complicated rewrite of a trillion-dollar industry decipherable to Congress or anyone else despite nearly a year of intense lobbying.

Mr. Bradley's plan, by contrast, can be boiled down to one simple sentence. He invites uninsured Americans to buy coverage -- with subsidies for families learning less than about $50,000 a year -- through the Federal program that currently covers members of Congress and other Federal employees.

Mr. Bradley achieves simplicity by forsaking 100 percent coverage. He says his system, by opening up Congress's plan to everyone else, will persuade all but 5 percent of the population to buy coverage voluntarily. The estimate may be unrealistically low, but it is not daffy. The Clinton staff estimated that it could raise coverage from about 85 percent of the population to the low 90's with tax credits and other carrots.

But in the giddy first months of his Administration, Mr. Clinton refused to settle for anything short of universal coverage. His experts told him that persuading the last remnants of the population to join health plans would require huge subsidies. So Mr. Clinton turned instead to mandates – everyone would be required to buy coverage. That required many pages of rules. With mandates would come opposition, from small business, large business, the self-employed. In anticipation, the Clinton plan built in huge subsidies for Detroit auto makers and others. Add more pages. Then the plan imposed elaborate rules to prevent waste and abuse of the subsidies. That took more pages still.

Next, Mr. Clinton proposed to redesign every corner of the health care industry, from the number of doctors that hospitals would train each year to the tiniest detail of the insurance policy everyone in American would be required to buy. Add dozens more pages of complex regulations.

Mr. Bradley's plan skipped much of this mess by making a second simplifying decision. Instead of redesigning health care, he piggybacked coverage of the uninsured onto an existing health-insurance system, the Federal Employees Health Benefits Program, warts and all. There are warts. The Federal program provides too little incentive for enrollees to choose inexpensive plans and imposes unintended penalties on plans that do a good job catering to the sickest, most-expensive-to-treat patients.

Yet the Federal program works reasonably well, and that is good enough for Mr. Bradley. Besides, there is a clever incentive system built into his plan. By tying the uninsured to Congress's own plan, Mr. Bradley insures that the uninsured will be treated well indeed.

Will Mr. Bradley's plan cut the rising rolls of the uninsured? The issue took on poignancy this week as the Government released data showing that the percentage of the population without coverage rose slightly last year despite a booming economy. Mr. Bradley's subsidies, which he estimates will cost up to $65 billion a year but which some experts fear could reach several times that amount, might be too small to achieve voluntary compliance.

But if the subsidies are raised too high, they could trigger a destructive reaction. Small employers tired of administering an expensive, complicated fringe benefit might decide to drop coverage entirely and direct their workers to the subsidized Federal program. The threat is that many of the workers who lose coverage at work, especially those whose incomes make them ineligible for Mr. Bradley's subsidies, would choose to remain uninsured. If so, Mr. Bradley's program could wind up doing more harm than good.

Mr. Bradley has responses for these problems. His subsidies would go to low-income workers even if they continued to get coverage through an employer. That way the Bradley programs would not encourage workers to switch to the Federal program. And, by limiting subsidies to low-income families, he would discourage employers from abandoning coverage for everyone else.

Whatever the outcome of the Bradley approach, whether coverage rises to 95 percent or something less, Congress could then take a hard look at those who are left out and design a fix tailored specifically to their plight. This strategy would not achieve a grand leap to 100 percent coverage, but neither would it run up thousands of pages of rules for Congress to choke on.

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)

Inside Politics

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

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

(BEGIN VIDEOTAPE)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Pat Neal, CNN, Miami.

(END VIDEOTAPE)

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(END VIDEOTAPE)

Inside Politics

Gore Makes CHIP Cornerstone of his Health Care Agenda

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

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(END VIDEOTAPE)

Gore 2000

TEL (212) 947-5000
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FACSIMILE TRANSMITTAL SHEET

TO: Sarah Bianchi	FROM: Ellie Jurado
COMPANY:	DATE:
FAX NUMBER: (202) 628-3944	TOTAL NO. OF PAGES INCLUDING COVER:
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RE:	YOUR REFERENCE NUMBER:

☐ URGENT ☐ FOR REVIEW ☐ PLEASE COMMENT ☐ PLEASE REPLY ☐ PLEASE RECYCLE

NOTES/COMMENTS:

Attached please find a letter to the V.P. from Joe Cone of the Long Island Coalition for a National Health Plan - he will also be on the conference call on Tues. Dec. 1st.

If you have any questions you can call me at (212) 947-5000, ext. 203.

Subj: **No Subject**
Date: 1/4/2000 3:44:13 PM Eastern Standard Time
From: KaneKohn
To: EJuradoEsq

LONG ISLAND COALITION FOR A NATIONAL HEALTH PLAN

Box 382 Hicksville, N.Y. 11802-9998 (516)897-3183

January 4, 2000

Dear Ellie,
This was originaly FAX pages which I've combined into e-mail. Pages 1 and 2 are for Gore, 3 and 4 were originally prepared for Hillary when Ickes had tried to introduce Dr. Bernstein and I at the Hofstra health Care Conference that featured her as keynote speaker April 20th. But the opening paragraph could also apply to Gore. 5 is a summation of key phrases that we feel would overwhelm Tom Delay, Phil Gramm, Dick Army, Bill Thomas and the rest of the troglodytes. And certainly knock Bradley for a loop.

Our organization has been fighting for over ten years for this, and we have an 1800 person mailing list that also include over 40 related organizations such as:
oLong Island Council of Churches
oCoalition of Retired Teachers of L.I.
oCommack Retired Teachers
oCWA Local 1104
oCWA Local 1108
oEastern Queens Democratic Club
oFirst Presbyterian Church of Levittown
oFamily Services Association
oLeague of Women Voters of Suffolk
oEtc.

LONG ISLAND COALITION FOR A NATIONAL HEALTH PLAN

P.O. Box 382, HICKSVILLE, N. Y. 11802-9998 o (516) 897-3183

December 14, 1999

For Vice President Al Gore - Dear Sir
The political dynamics that drove the country in 1968 have returned in 1999. As you may recall, the public was angry and screaming to get Vietnam off their backs, and neither political party was listening—but Allard Lowenstein was. By bringing Eugene McCarthy forward, he rallied all the anger into our political system to dump an incumbent president, and slow down the senseless killing.

The same dynamic is here today - The people hate the health insurance companies (HMOs) and wants them off their backs, and both parties are once again ignoring or misleading them.

In 1948, Harry Truman turned a losing presidential bid around. He called for National Health Insurance and asked the voters to: "Help me defeat the Republicans who are the Party of the privileged". Our Health Care approach can do it again. It will tap into the anger against the health insurance companies, and give you the issue to separate yourself from Bradley and Clinton. Both have offered economically, and humanely unsound health care plans. Both based on the same error - <u>Private for profit insurance!</u>

It will illuminate Bradley's disgraceful $65 billion subsidizing of the for-profit health insurance industry that has failed the American people.

The NY Times last month acknowledged that incrementalism is not working. The number of uninsured is now past 44 million, with a disproportionate number of newly uninsured being women. The numbers will definitely increase as prices continue to rise in 2000.

A June 25, 1998 Wall Street Journal poll showed that almost 60% of the American people want government involved in their health care. A more recent poll by CNN showed 67% and the Robert Wood Johnson Foundation showed 79%. Our Executive Board is convinced that these sentiments must be capitalized on to solve the serious problems of our health care system, which naturally includes Medicare.

64 years ago the Democratic Party gave America Social Security over Republican opposition. 34 years ago the Democratic Party expanded Social Security to give us Medicare, once again with Republican opposition. Now it's time to for a third step to protect the health of the rest of the population.

While the Medicare insurance program has been a tremendous source of comfort and protection to our senior citizens, it's basic structure has contained a major flaw since its inception, that must be corrected to keep it's mission permanently alive. By walling off the highest risk sector of the population in their own insurance pool, the fundamental basis of economically sensible insurance is violated: "Spreading the risk". Old people get sicker and cost more to treat than young people.

Since all young people will someday be old and need affordable coverage, the most sensible solution is to enlarge the senior pool to include the younger sector of society, which automatically lowers the per capita cost of the system. The final result: Everyone is covered, choice of doctor is restored, medical decisions are made by trained professionals, and over $100 billion is saved! The savings could cover needed drugs, co-payments and deductibles and long term care. Plus a giant bonus. It will SHRINK THE SIZE OF GOVERNMENT!

The most important point to be emphasized is that Medicare's non-medical costs have always been between 2% and 3% of total expenditures, as compared to the private sector that wastes 20-30% on sales commissions, advertising, administrative paper work for 1800 insurance plans with small print, stockholder's dividends and CEO mega-million dollar bonuses.

State Health Boards that would NEGOTIATE annual regional rates with health care professionals would complete a system of fairness for the physician and protection for the patient.

The country must decide between <u>two free enterprise systems,</u> one that benefits the insurance industry or one that protects its health care professionals and citizens. We have the historic opportunity to complete the unfinished dream of Presidents Franklin D. Roosevelt and Harry Truman -- Universal Coverage, which they called National Health Insurance.

Joe Kane - (516) 431-1684
Executive Board Member of LI Coalition For A National Health Plan
Associate Publisher of Long Beach Independent Voice
Dr. James Bernstein - President LICNHP
Assistant Professor of Medicine at State University of Stonybrook
and Einstein college of Medicine; Former Pres. LI Gastroenterological Association and Nassau Society of Internal Medicine

LONG ISLAND COALITION FOR A NATIONAL HEALTH PLAN

P.O. Box 382 Hicksville, N. Y. 11802-9998 (516) 483-1110

In 1993 we were well aware of the expenses of sales commissions, huge advertising budgets, stockholders dividends and millions of dollars for golden parachutes for the CEO's that the private health insurance companies added to the cost of coverage. But we feared the power and influence of their millions of dollars of lobbying on the Congress, so we decided to work with them to try to create a compromise, but a still compassionate system for America. That was what the President meant when he said, "we will build on what we have".

The Republican criticism of the Clinton Health Care plan as being Big Government run health care, socialized medicine, or nationalization of health care, couldn't possibly be correct, as the plan was based on private for-profit insurance. Our mistake, and it was a big one, was not realizing that the basic antagonism between the goal of the insurance companies to increase their bottom line, and the goal of physicians to get the patient well cannot be resolved. When two FREE ENTERPRISE SYSTEMS clash in their objectives, one is going to lose out.

The private for-profit middleman (the insurance company) is in control and dictating patient care. Even as they continue to deny needed procedures, costs are rising, and the uninsured numbers keep increasing by at least one million a year and drive up everyone's costs.

Early this month, the NY Times acknowledged in a front-page story, that Incrementalism was not working. The number of uninsured is now past 44 million with a disproportionate number of the newly uninsured being women. Last year the Wall Street Journal reported that 5[illegible]% of the American people WANT government in their health care. Recently the Robert Wood Johnson Foundation reported that their polls show 79% and a CNN poll said 67%.
We have to design a system that will protect the patients by protecting the FREE ENTERPRISE of the doctors, nurses and hospitals to provide care based solely on the treatment needed, not on the bottom line of insurance companies that call themselves HMO's.

64 years ago the Democratic Party gave us Social Security in spite of Republican resistance. 35 years ago the Democratic Party enlarged Social Security and created Medicare to protect the health of our senior citizens, once again in spite of Republican resistance. Now it's time for step three, to protect the rest of the population from a failing health care system.

If we just remove the basic flaw in the structure of Medicare that has been there since its inception, the goal will be achieved. By walling off the highest risk sector of the population in their own insurance pool, the fundamental basis of economically sensible insurance was violated: Spreading the risk. Old people get sicker and cost more to treat than young people.

Since all young people will someday be old and need affordable coverage, the most sensible solution is to enlarge the senior pool to include the younger sector of society, which automatically lowers the per capita cost of the system. The most important point to be emphasized is that Medicare's non-medical costs have always been between 2% and 3% of total expenditures, as compared to the private sector that wastes 20-30% on sales commissions, advertising, administrative paper work, stockholder's dividends and CEO million dollar bonuses.

The final result: Everyone is covered, choice of one's own doctor is restored, medical decisions are made by trained professionals, and over $100 billion is saved! The savings could cover prescription drugs, copayments and deductibles, and long term care. Plus a major bonus: It will SHRINK THE SIZE OF GOVERNMENT!

The country must decide between two free enterprise systems, one that benefits the insurance industry or one that protects its health care professionals, and in turn, its citizens. We have the historic opportunity to complete the unfinished dream of Presidents Franklin D. Roosevelt and Harry Truman -- Universal Coverage, which they called National Health Insurance.

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LONG ISLAND COALITION FOR A NATIONAL HEALTH PLAN

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To summarize our message on Medicare For all: Health care debate can be won by forcing the focus of the health care debate on phrases such as:
oShrink the size of government
oSaving the Free Enterprise System of the doctors
oCost efficiency of non-profit Medicare
oMedicare is a restricted insurance pool. Basic rule of sensible insurance, "Spread the risk" must be applied to secure its future.
o20 to 30% wastage from middleman HMO
oSavings of over $100 billion a year while covering everyone
oRestoring prescious choice of one's own doctor

Medicare For All results in <u>shrinking size of government</u> as no more need for:
oMedicaid
oChampus

oKidney Dialysis Fund
oTuberculosis Fund
oExpanded in home services for elderly(EISEP)(Not poor enough for Medicaid)
oVeterans will now have choice of family doctors and other hospitals
oGovernment Employees Insurance administraters – 153 full time employees

Workmens Compensation and Auto Insurance costs will drop as all medical payments are covered in the new system.

McDermott, Wellstone, Stark would probably switch from Bradley.

It would have the backing of the 7000 member Physicians For A National Health Plan(PNHP), New England Journal of Medicine, Thousands of Doctors from the American College of Physicians, American College of Surgeons and many other medical organizations. (The American Medical Association only represents 32% of all Physicians). New generation of Doctors favor new health care system.

Columnists who would support this are:
oMarie Cocco, Robert Reno, Dennis Duggan, Saul Friedman of Newsday
oLars Erik Nelson of New York Daily News
oJack Germond – Baltimore Sun and TV talk shows
oMark Shields of CNN Capital Gang and Lehrer Nightly News Show of PBS. Also a syndicated newspaper columnist.

Joe Kane (516)431-1684

Personal Business

No Small Change as Pension Plans Are Converted

Cash-Balance Plans Alter Expectations

By RICHARD A. OPPEL Jr.

HUNDREDS of companies have switched to cash-balance pension plans. But outraged employees who have seen the value of their pensions shrivel have spurred lawmakers to investigate and have pressured some companies, including I.B.M., to reverse themselves. Here are some common questions about the plans:

Q. *How do cash-balance plans differ from traditional pensions?*

A. With old-fashioned pensions, employees earn most of their retirement benefits toward the end of their careers, because benefits are calculated using factors including years of service and final pay. Under cash-balance plans, workers accrue benefits evenly over their careers. Their employer deposits a percentage of their pay in their accounts every year and guarantees they will grow by a certain percentage annually.

Q. *Who wins and who loses if a company converts to a cash-balance plan?*

A. That depends. Some companies let employees stay with the old plan. But at others, employees must switch, and some have seen the value of future benefits drop 20 to 50 percent. Generally, younger employees, especially job hoppers, can do better under cash-balance plans because they will accrue benefits faster. But middle-aged and older workers often do worse because conversions come just as they reach the age when the old formula begins to sharply raise the value of pension payouts.

Q. *What does a company get out of switching to a cash-balance plan?*

A. Plenty. For starters, many see savings right off the bat. Before it backed down, I.B.M. said the switch would save $200 million annually.

But there's more. Companies love predictability, but they don't have much with old-fashioned pensions. Since they invest pension reserves in stocks and bonds, which have been in a bull market, many now have overfunded pensions. But not long ago, many pensions were underfunded. A drop in the markets could put them back there.

With cash-balance plans, companies are responsible only for paying out the annual percentage of the employee's salary plus the yearly promised increase in the account. That growth rate is typically linked to Treasury bond rates. Thus, the company is more certain about what it will owe.

Q. *Are switches to cash-balance plans legal?*

A. That depends on whom you ask. Conversions cannot cause a current or retired employee to lose retirement benefits, nor can they discriminate illegally against older workers. Federal law is also clear that pension plans are voluntary, so any employer can terminate or alter a plan, as long as it doesn't take away benefits already earned or violate age-discrimination rules. Companies may also be limited by union contracts.

Q. *Are government officials looking at the issue of conversions to cash-balance plans?*

A. Yes. The Internal Revenue Service and Equal Employment Opportunity Commission are investigating whether the plans discriminate illegally. Proposals have been made in Congress to widen disclosure about conversions or scale back companies' ability to switch plans in ways that hurt older workers. □

Head to Head: Traditional Pension Plans vs. Cash-Balance Plans

How do traditional and cash-balance pension plans compare? Here is an example, using a person who takes a job starting at $45,000 and retires 30 years later. It assumes that each year the employee gets a 3 percent raise. The calculations were done by Watson Wyatt Worldwide, a consulting firm in Princeton, N.J.

	Staying at the same job		Switching jobs	
	TRADITIONAL PENSION PLAN	CASH-BALANCE RETIREMENT PLAN	TRADITIONAL PENSION PLAN	CASH-BALANCE RETIREMENT PLAN
STARTING SALARY	$45,000	$45,000	$45,000	$45,000
YEARS WORKED	30 years at the same company.	30 years at the same company.	Ten years each at three different companies.	Ten years each at three different companies.
FINAL SALARY	$106,000.	$106,000.	$106,000.	$106,000.
HOW PENSION IS DETERMINED	Annual pension payments are equal to 1.25% of final pay multiplied by years of service (30).	Five percent of annual salary is put into an account that grows at 6 percent a year.	Annual pension payments are equal to 1.25% of final pay at each job multiplied by years of service (10 years each).	Assuming that after each job change the cash-balance account is reinvested in an I.R.A. that earns a 7.5% annual return.
FINAL VALUE OF PENSION	$377,600	$248,700	$289,200	$295,800

The New York Times

A Retiree's Work: How to Break the Nest Egg

By JAN M. ROSEN

MANY Americans have taken to heart the advice to save for retirement, socking away some $2.61 trillion in defined-contribution plans like 401(k)'s, according to the **Spectrem Group**, a business research and consulting company in San Francisco.

Now, as the first members of the generation responsible for their own retirement savings begin to leave work, comes the second part of the equation: withdrawing money from these plans.

Don't assume that this is the easy part. To avoid running out of money, retirees need to consider every aspect of their finances and life styles. "The issues in retirement planning are very complicated," said Avery E. Neumark, who is in charge of retirement planning for Rosen Seymour Shapss Martin & Company, a New York accounting firm. Because few retirees can handle all the complications on their own, he recommends that they seek professional advice.

Joseph P. Healy, manager of retirement and advisory services for **T. Rowe Price**, the Baltimore mutual fund and investment advisory company, says that in addition to considering market volatility, interest rate shifts, inflation and tax laws, retirees must think about individual variables like their risk tolerance, life expectancies, living standards and whether they wish to leave money to children or anyone else.

Nowadays, the middle class finds that it can use financial advice.

Many people — even some financial professionals — look only at average rates of return. Say Mary Smith calculates that she will need $25,000 a year to supplement a pension and Social Security. She concludes that if she has $250,000 in her 401(k) plan, and it earns 10 percent, she will be fine.

Whoa. Her calculations have failed to account for possible wide swings in annual returns and for inflation. T. Rowe Price, having studied the performance of a wide range of portfolios from 1968 to 1998, concluded that a vicious bear market early in the period, like the one of 1973-74, could cause the rapid depletion of such a portfolio. That depletion would be further accelerated by the need to withdraw an average of 3 percent more each year to keep up with inflation.

The rich have long relied on investment advisers and fee-based financial planners to manage portfolios and devise withdrawal strategies. Nowadays, the middle class could also use professional help.

Some of Mr. Neumark's clients also receive retirement guidance from brokerage firms, among them Merrill Lynch.

T. Rowe Price aims at the middle class with a new service, costing $500, to analyze the options for people within two years of retirement, or who have retired recently.

Clients fill out detailed questionnaires, and the firm uses computers to consider hundreds of possible retirement income and withdrawal strategies, as well as possible market performance variations. From the results, it recommends three possible courses, tailored to individual goals and preferences. The cost includes an annual review for those who invest with Price. □

VP Press

-----Original Message-----
From: Bill Bradley for President Campaign
[mailto:webmaster@billbradley.policy.net]
Sent: Saturday, November 13, 1999 5:34 PM
To: registered@billbradley.policy.net
Subject: BRADLEY SAYS GORE USE OF "SCARE TACTICS AND DIVISIVENESS" WILL HURT GOAL OF HEALTH CARE FOR ALL

BRADLEY SAYS GORE USE OF "SCARE TACTICS AND DIVISIVENESS" WILL HURT GOAL OF HEALTH CARE FOR ALL

November 13 --

WEST ORANGE, NJ --- Democratic presidential candidate Bill Bradley said today that Al Gore's attempt to "use scare tactics and divisiveness" undermines the country's interest in providing health care for its citizens. Earlier today in Los Angeles, the Vice President falsely characterized Bradley's health care plan as one that would hurt black people disproportionately.

"This inaccurate attack is precisely the kind of thing that makes it impossible to get anything done in Washington," Bradley said today. "Scare tactics and divisiveness poison the atmosphere, alienate the public, and create the kind of political paralysis that has left 44 million Americans without health insurance and millions more struggling to pay for it."

Bradley has offered a comprehensive health care proposal that would guarantee coverage for all children and provide universal access to health insurance for all adults. The Bradley plan also provides premium subsidies and tax relief for people struggling to afford their own health insurance. The Vice President's plan is much more modest. It does not guarantee health coverage for all children, does not broaden access to insurance for adults, and does nothing to help the millions of Americans who have trouble affording health insurance.

Further, The Vice President's attack on Medicaid is inconsistent with Clinton-Gore policy. In 1993, as part of its health care plan, the Administration proposed overhauling Medicaid, requiring poor people to join health alliances and choose their own health plan. In 1997, the Administration also proposed a $10.4 billion cut in Medicaid services.

"I want to replace Medicaid with something better," Bradley said. "Providing all children with affordable health care is the only goal, and unfortunately Medicaid cannot meet that goal. Bill Clinton had the right idea. There should not be two tiers of health care in America, one for the poor and one for the rest of us. Medicaid is too bureaucratic, too ineffective, and too stigmatizing. I believe the public wants solutions that work, not attacks that divide."

"Health care for all Americans is the kind of fundamental Democratic principle I would expect Democrats to stand and fight for. Instead, Al Gore has embraced the Washington reality that says it is easier to campaign against your opponent than for yourself."

Attached is a Bradley Medicaid Fact Sheet. Media can also contact civil rights activist Roger Wilkins for comments on the Vice President's speech at 202-863-1198.
--MORE--

MYTH VS. REALITY ON BRADLEY HEALTH PROPOSAL

GORE MYTH #1:

Bill Bradley abolishes Medicaid and gives people vouchers for HMOs. He says he's for the poor but he's stripping them of benefits they now have.

REALITY:

Under the Bradley health care proposal, people currently on Medicaid will receive the same benefits as now required by the federal government -- but they will have greater choice in the doctors and programs that provide services to them. An actuary at Price Waterhouse Coopers has certified that the basic federal benefits package for children can be reasonably offered by a private insurer at around $950. The Bradley proposal was estimated based on an average subsidy of $1,200 per child.

The Bradley approach is very similar to what Clinton and Gore proposed in 1994: "President Clinton's health care proposal would overhaul Medicaid, allowing poor people to join health alliances with everyone else and choose their own health plan." (AP, 1/5/94)

More than half of Medicaid recipients are now in HMOs designated by the states. This number has grown from 14 percent of all Medicaid recipients in 1993 to 54 percent today. Twelve states have 75 percent of Medicaid recipients in managed care.

The reality is that the current Medicaid program is unraveling.

--Providers in many states are refusing to treat Medicaid recipients, thus they are five times more likely to use the emergency room for primary care.

--States have different eligibility levels for different ages, employment status, and family composition, which means the average time on Medicaid is extremely short.

--As people move from welfare to work they are frequently dropped from Medicaid rolls, even though they are still eligible for coverage. In the 12 states with two-thirds of Medicaid recipients in managed care, the number of Medicaid-eligible children with health insurance has dropped by 222,000 since 1996 -- fewer children are now enrolled in CHIP and Medicaid than were enrolled in Medicaid alone in 1996. (Families USA, October 1999, One Step Forward, One Step Back) This is the program Al Gore would rely on to cover children.

Bill Bradley believes that we shouldn't have two classes of health care, one for the poor and one for everyone else.

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GORE MYTH #2:

Bill Bradley's plan disproportionately hurts African Americans who are over represented in Medicaid and will not be able to get needed prescription drugs, eyeglasses, and hearing aids.

REALITY:

Bradley's benefits for people currently on or eligible for Medicaid will be comparable to the federal Medicaid benefits. States will be able to enhance those benefits, just as many choose to do today. There is no cause for suggesting that African Americans - or anyone else - will lose benefits under the Bradley proposal.

California uninsured population is growing at the rate of 50,000 a month; African Americans constitute over 19 percent of that population. Over a