

members of their families. But the uninsured are also overwhelmingly workers or their dependents. Eighty-two percent of those without insurance are employees or family members of employees. Of these uninsured workers, most are members of families with at least one person working full-time.

Most uninsured workers are uninsured because their employer either does not offer coverage, or because they are not eligible for the coverage offered. Seventy percent of uninsured workers are in firms where no coverage is offered. Eighteen percent are in firms that offer coverage, but they are not eligible for it, usually because they are part-time workers or have not been employed by the firm long enough to qualify for coverage. Only 12% of uninsured workers are offered coverage and decline.

The uninsured are predominantly low and moderate income persons. Almost 25 percent are poor (income of \$8,501 or less for a single individual; \$13,290 or less for a family of three). Twenty-eight percent have incomes between 100 and 200 percent of poverty. Eighteen percent have incomes between 200 and 300 percent of poverty. Almost three-fourths have incomes below 300 percent of poverty.

Consequences of Being Uninsured

An uninsured family is exposed to financial disaster in the event of serious illness. Unpaid medical bills account for 200,000 bankruptcies annually. Over 9 million families spend more than one fifth of their total income on medical costs. The health consequences of being uninsured are often as devastating as the economic costs:

In any given year, one-third of the uninsured go without needed medical care.

Eight million uninsured Americans fail to take medication their doctors prescribe, because they cannot afford to fill the prescription.

Thirty-two thousand Americans with heart disease go without life-saving and life-enhancing bypass surgery or angioplasty, because they are uninsured.

Twenty-seven thousand uninsured women are diagnosed with breast cancer each year. They are twice as likely as insured women not to receive medical treatment until their cancer has already spread in their bodies. As a result, they are 50% more likely to die of the disease.

The tragic bottom line is that 83,000 Americans die every year because they have no insurance. Being uninsured is the seventh leading cause of death in America. Our failure to provide health insurance for every citizen kills more people than kidney disease, liver disease, and AIDS combined.

THE PROPOSAL: SUMMARY OF BASIC ACCESS TO SECURE INSURANCE COVERAGE HEALTH PLAN ("BASIC" HEALTH PLAN)

Overview

The BASIC program builds on two successful federal-state health insurance programs: Medicaid and the Child Health Insurance Program (CHIP). It also incorporates a number of elements from Vice-President Gore's proposal to improve and expand upon insurance coverage under CHIP and Medicaid to the parents of eligible children. The BASIC plan extends the availability of subsidized coverage to all uninsured low and moderate income Americans, regardless of age or family status. It guarantees the availability of coverage in every state for every uninsured person, and includes provisions to encourage enrollment by those who are eligible. The plan also allows other uninsured individuals to buy-in to the program by paying the full premium.

Key Provisions

PHASE I: COVERAGE FOR CHILDREN AND PARENTS—EXPANSION OF CHIP AND MEDICAID

Eligibility levels are raised to 300% of poverty (\$42,450 for a family of three) for all uninsured children over 2 years.

Coverage is made available to all uninsured parents of enrolled children.

Coverage is made available to legal immigrant children, and their parents.

The minimum benefit package under CHIP for children is improved by adding eye-glasses, hearing aids, and medically necessary rehabilitative services for disabled or developmentally delayed children.

Additional steps are established to encourage enrollment of eligible children and their parents, including presumptive eligibility, qualification for at least twelve months, and simplified application forms.

The system of capped state allotments under CHIP is eliminated and federal matching funds are made available for all eligible persons enrolled in the program.

PHASE II: COVERAGE FOR THE REMAINING UNINSURED

Subsidized coverage is made available for the remaining uninsured with incomes below 300% of the poverty level. Coverage is phased in by income levels, beginning with those below 50% of the poverty level in the third year of the program, rising to 300% of the poverty level in the ninth year.

Other uninsured individuals above 300% of poverty may buy-in to the program by paying the cost through premiums.

Responsibility of Employers

Eighty-two percent of the uninsured are workers or dependents of workers. Employers will not be required to provide coverage or contribute to the cost of coverage—but they will be required to offer their uninsured employees an opportunity to enroll in the program and agree to facilitate the coverage by withholding any required premium contributions from the employee's periodic pay.

Cost

Preliminary estimates of similar proposals indicate that the federal cost will be \$200–300 billion over the next ten years, beyond the amount already budgeted for expansions of coverage under the current CHIP program.

DOMESTIC VIOLENCE AWARENESS MONTH

HON. ROBERT A. UNDERWOOD

OF GUAM

IN THE HOUSE OF REPRESENTATIVES

Wednesday, October 25, 2000

Mr. UNDERWOOD. Mr. Speaker, in recognition of Domestic Violence Awareness Month, and on behalf of the victims and families affected by domestic violence, I rise to speak on this rapidly growing and widespread health concern. Domestic violence involves serious physical, sexual and psychological consequences not only for women, but for children and entire families. It affects our entire nation and cuts across all lines of race, age, socioeconomic status, sexual orientation, and religion. Not only does domestic violence include spouse or partner abuse and woman battering, it also involves child abuse, elder abuse, and violence between roommates.

The devastating statistics demonstrates the urgency of this matter. Every year, 3 to 4 mil-

lion women are beaten by male partners. Every 21 days, a woman is killed by domestic violence, and every 15 seconds, a domestic violence act occurs somewhere in the U.S. This means that there are over 2.5 million victims of domestic violence per year. Almost 2 out of 3 females from this group have been attacked by a family member or acquaintance. In addition, more than 53 percent of male abusers beat their children, and 32 out of 1,000 people over age 65 experience elder abuse.

Domestic violence not only affects the victim but also affects families, relatives, and unborn children. While victims are traumatized and left with a sense of vulnerability and helplessness, the over 3 million children who witness acts of domestic violence display emotional and behavioral disturbances. Also, pregnant women who are victims of physical abuse have greater chance of miscarriage.

Unfortunately, domestic violence involves victims from all walks of life and all geographic locations. In Guam, of the 2,090 violent offenses reported to the Guam Police Department, 661 arrests were made for family violence. In 1999, the Guam Child Protective Services received 1,908 referrals, and between 1997 and 1999, the Guam Adult Protective Services received 907 referrals for the elderly and persons with disabilities.

Such violence should not be tolerated. Every woman, man, and child has the right to a healthy and safe environment. Numerous national and state organizations have contributed to efforts in raising awareness, conducting programs encouraging preventive mechanisms, providing counseling services, and building centers or shelters for victims and their families.

In recognition of this growing concern and the need to address this issue, October has been declared "Family Violence Awareness Month" by the Governor of Guam. It has included a Silent Witness Ceremony in honor of domestic violence victims, a Hands Across Guam Rally for island wide community outreach, a Family Violence Conference for the general public and professional staff, and a Poster Exhibition for Elementary Schools including children's artwork on family and love.

Guam has also benefitted from the \$300 million in "STOP (Services, Training, Officers and Prosecution) Violence Against Women" grant funds, which were awarded by the U.S. Department of Justice's Violence Against Women Office to 4,715 grant recipients nationwide. Of these funds, 51 grants were awarded to agencies and organizations in Guam, totaling more than \$2.5 million.

Domestic violence is a widespread and growing problem needing urgent and constant attention. We must all work together so that women, children, and families can live in a safe and nurturing home environment. I will continually support this issue for all victims of domestic violence and for the healthy and safe environment of our entire Nation.