

# Secret Senate Maneuvers Have Blocked Health

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By Judith Havemann  
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President Clinton lifted his State of Union audience to its feet in rare bipartisan applause Tuesday by calling for passage of a health reform bill requiring insurance companies to stop dropping people when they switch jobs and to stop denying coverage for preexisting conditions.

But the bipartisan proposal endorsed by Clinton has been held up five months by secret maneuvers of conservative senators determined to delay consideration of the measure, according to Sen. Nancy Landon Kassebaum (R-Kan.) who passed the bill out of her Labor and Human Resources Committee last summer by a unanimous vote.

Kassebaum, one of several moderates not seeking reelection this year, declined in an interview to identify the senators, whose names are kept secret under Senate rules.

"I will bet it was someone who stood up and applauded wildly when the president said last night that we should pass it," said Sen. Bob Kerrey (D-Neb.). "When we fail to enact something with this kind of support, clearly the process needs to be changed or we need campaign finance reform."

Kassebaum and the ranking Democrat on her committee, Sen. Edward M. Kennedy (D-Mass.), have 38 cosponsors from across the ideological spectrum for their plan to prohibit companies from denying coverage because of preexisting conditions for more than 12 months, and to make insurance portable by requiring companies to renew policies for workers and companies who have bought coverage for at least 18 months and "played by the rules."

Several similar health reform measures are under consideration in the House.

Although the bill is estimated to benefit 25 million Americans who now have trouble getting access to health insurance, it has been in legislative oblivion since it rocketed out of the Senate Labor Committee on Aug. 2 without a dissenter.

"I was just as surprised as anybody when holds were placed on it from the more conservative side," Kassebaum said. "We thought on the whole we had the backing of the insurance industry and strong support on both sides of the aisle."

"Holds" are devices used secretly by senators to delay consideration of a bill for a wide range of purposes, including gaining time to prepare an amendment or a speech, or to

scuttle a measure by threatening a filibuster, according to Steven V. Smith, an expert on Senate rules at the University of Minnesota. "They are a miserable way to govern," allowing senators to shirk responsibility because they are kept confidential, he said.

Kassebaum said the health bill appears to be the victim of "revolving holds," initiated by a changing cast of senators. "I spoke to one member and he didn't even know he had a hold on it, he said maybe his staff had done it and he would get back to me, but he didn't," she said.

Kerrey thinks economic interests are behind the delay. "People say it's not the money, it's the principle, but when you hear people say that, it's the money," he said. Kerrey touched off a public battle with one of his constituents, Mutual of Omaha insurance company, several weeks ago by telling his hometown paper that while he thought the firm had valid concerns about how the law would affect its business, "We are running a country here. We're not running an insurance company."

Mutual has mounted a strong campaign against a provision of the bill that would require companies to sell individual insurance policies to workers who have maintained

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paid-up coverage for 18 months before being laid off, downsized, or leaving jobs voluntarily.

Mutual chief actuary Cecil Bykurk said his firm is worried it would be required to sell insurance to unhealthy people who would drive up costs for the 10 million people covered by individual insurance policies. "We are trying to protect, not Mutual of Omaha, but the ability of an individual to buy a reasonably priced policy to cover their health care costs," he said.

Similarly, executives at the Health Insurance Association of America (HIAA), a powerful umbrella group that many believe was instrumental in defeating the Clinton health care plan in 1994, also have expressed concern about being forced to sell policies to individuals.

"Because people who purchase individual coverage pay for their coverage 100 percent out of their own pockets, these tend, more often than not, to be people who have made a determination that their health care costs are likely to be more expensive than the cost of their premiums," said Richard Coorsh, a spokesman for HIAA.

Bykurk said he was unfamiliar with "holds" on the legislation, but said "we have been

talking to offices on both sides of the aisle, across the gamut to educate people about the impact on individual plans."

Laura Thevenot, vice president of federal affairs at HIAA, said, "We have not secured holds" on the bill.

Kassebaum said that while other senators have raised objections that the bill might get loaded up with expensive amendments on the Senate floor, "both Senator Kennedy and myself are dedicated to keeping it narrowly focused."

The Kassebaum-Kennedy bill is less ambitious than measures supported by every Republican senator in 1994. The bill introduced that year by Sen. Robert J. Dole (R-Kan.), "went much farther than the Kassebaum-Kennedy bill," according to Len Nichols, senior research associate with the Urban Institute, limiting preexisting conditions more strictly, for example. Now Dole has responsibility for calling up the Kassebaum-Kennedy bill.

## FOR MORE INFORMATION

To read the Kassebaum-Kennedy health reform bill, see *Digital Ink*, The Post's on-line service. To learn about *Digital Ink*, call 202-334-4740.