Senator Bob Dole Statement Before the Senate Finance Subcommittee on Social Security and Family Policy July 29, 1998

- Mr. Chairman, it is a pleasure to be here this today to testify on two critically important issues to people with disabilities work and health insurance coverage. I commend you and your colleagues for holding this hearing. I know of no more important subject, not only because of my personal interest, but because in our great country millions of Americans have a physical or mental disability.
- No doubt about it, people with disabilities want to work. Over the years Congress has passed many laws to benefit people with disabilities. Indeed, I initiated or supported many of them. I am most proud of the Americans with Disabilities Act, although I do have concerns that the commonsense accommodations in ADA are being upended by judicial activism.
- But despite our best legislative efforts, finding and keeping a job is still a big, big issue for many people with disabilities. Last week, the National Organization on Disability released a report that found that only 29 percent of people with disabilities are

employed, worlds away from the 79 percent of the non-disabled. Yet, almost three-quarters of people with disabilities say they wanted to work.

- they are not. According to a 1992 GAO study, 45 percent of families headed by a person with a disability, and 65 percent of single parents or single persons with a disability, live in poverty. That is despite over \$50 billion the Federal government provides annually for cash assistance to people with disabilities. The lesson here is simple: for people with disabilities, as for most Americans, working is essential to a decent income. We must help people move off the disability check and on to a paycheck.
- Although there are many reasons why people with disabilities are not working, at least one reason is that Federal health programs can discourage working. Except for kidney patients, generally every disabled person who qualifies for Medicaid or Medicare cannot both work and continue their public health insurance.
- In 1986, I sponsored a Medicaid buy-in program for the working disabled that has had modest success over the years. And I was

very encouraged by a provision in the Balanced Budget Act last year. Section 4733 created a new State option to permit workers with disabilities to buy into Medicaid. Individuals who have incomes up to about \$20,000 – and even more if States disregard some of their income – are able to buy into a complete Medicaid package. I strongly recommend that the Finance Committee consider ways to educate States about this provision.

- I want to commend Senator Jeffords and others for their hard work on S. 1858. We need the best creative thinking on how to improve health insurance coverage for people with disabilities. It is not hard for most people to understand why people with disabilities have trouble getting health insurance -- or why it is so important. I would caution, however, that S. 1858 seems to try to do two things: first, delink work and Medicaid, and second, improve specific services like personal attendant care and prescription drugs. I think you may have more success if you focus on each separately. And also let me recommend the personal attendant care program in Kansas which I think is generally acknowledged as a model for the nation.
- Mr. Chairman, the poet Archibald MacLeish once wrote, "America