

about less than 100 people the first year. It's not going to be that many people. As you can see, maybe over a period of time it might increase. We are taking the situation and trying to project out the biggest possible increases. But our guess is we are only really talking about less than 100 people now, and maybe a few hundred people in the future. But the problem is this, we are seeing a change. If I can just take about 30 seconds. We know that health care costs are getting higher, so what health insurance companies are doing is they are cutting out people more and more to save their own costs situation. We are looking at that in health insurance coverage for state employees. We are saying after a certain date, if you don't get into the plan, you are out of luck. Let's say they miss that date, and they go and try and get into the plan later, they get a physical. At that point that physical finds something wrong with them, they are just out of luck. They, basically, can be denied coverage. More and more of that is happening. So even though it really won't affect too many people right now, as we go to this evolution in health insurance, it may become more and more people covered under such a plan. So we can't really guess accurately. But we are trying the best we can to understand what might happen in the next few years.

SENATOR BARRETT: Thank you. Another question. The list of organizations in support of 391 is most impressive. I would presume that Blue Cross-Blue Shield and perhaps Mutual would be the primary supporters, underwriters...

SENATOR WESELY: Right, yes.

SENATOR BARRETT: With that, then under the provisions of the bill, will this be bid, will this be bid?

SENATOR WESELY: Yes, it will be bid. We were anticipating. Obviously the larger health insurers in the state would be Blue and Mutual. But it would be bid for the best possible contract.

SENATOR BARRETT: Finally, the membership in the pool is to be mandatory, the nonprofit entity, any provision, any consideration given, at least to those who may not want to belong to the pool.

SENATOR WESELY: All insurance companies must belong. We