

**Opening Statement of Senator Herb Kohl  
Special Committee on Aging Hearing  
Scrambling for Health Insurance Coverage:  
Health Security for People in Late Middle Age  
April 3, 2008**

Good morning. I'd like to thank Senator Ron Wyden for holding today's hearing on expanding health insurance coverage to those Americans who are on the cusp of retirement age. I'd also like to thank Senator Wyden for his consistent leadership and participation as a member of the Aging Committee. The opportunity to chair a hearing is an offer I've made to all my Democratic colleagues on this committee, and I am so glad that Senator Wyden has seized it.

Many working Americans spend a lot of time planning for their retirement years and building up enough life savings so that they can enjoy financial security when they reach the end of their careers. Not as much emphasis is placed on maintaining health care coverage as we age, even though the consequences of not doing so can be life or death. For those Americans who cannot rely on employer-based coverage in late-middle age—whether it is because they are early retirees, forced into retirement due to sickness, or because their employer simply doesn't provide it—it can be extremely difficult to find affordable health insurance. Just at the point when these obstacles arise, in our late 50s and early 60s, the risk of disease and other health ailments rise sharply. It is even harder to find affordable health insurance for those with a pre-existing condition.

Last year I introduced a bill that would bridge the three-year coverage gap between our nation's retirement age, which is 62, and the age of Medicare eligibility, which is 65. S. 708, the Health Care and Training for Older Workers Act, would provide COBRA continuation coverage for this 36-month period.

My bill is just one piece of a much larger puzzle. Health care reform in our country is long overdue. I applaud Senator Wyden's efforts in this area and his genuine passion for this cause. Senator Wyden, thank you once again for holding this important hearing and for all you bring to this committee.