on health coverage. So they had to find another health plan.
They researched every possible plan and could not find an affordable one to cover the whole family. In the end, it made more sense to seek insurance separately. Daren enrolled in a plan that cost $250 a month and has a $500 deductible. Since Daren is a diabetic and spends $150 per month on medications, his coverage was the most important. The rest of the family—Paula and the three children—were covered in a plan with a $3,000 annual premium and a $1,000 deductible.

After a year, the premiums went up to almost $5,000. They could no longer afford to pay. Paula dropped her health coverage, and her children have found coverage through South Dakota’s Children’s Health Insurance Program, CHIP.
Too many small business owners face exactly that challenge, but we can do something to help them and support the efforts of entrepreneurs who drive our economy. A recent study shows that nearly 9 out of 10 small businesses favor a tax credit that would help employers buy health insurance for their employees.
In January, a number of us introduced a small business tax credit provision in S. 10, the Health Care Coverage Expansion and Quality Improvement Act of 2003. This 50-percent tax credit will help small businesses with less than 50 employees obtain affordable health coverage.

Small business tax credit will help small business owners, such as the Jensens, spark more investment and growth by small business and move us closer to health care for every American.

This problem will not solve itself. Unless we act, health care premiums will continue to rise, driving more people out of the ranks of the uninsured and keeping more businesses from growing and creating jobs.
We can do better. It is a national problem, and it demands national leadership to fix it. Small businesses can, once again, be the engine for growth in this country.

In lieu of the matter proposed to be inserted, insert the following:
```
(4) At any time after the Secretary concerned notifies members of the Ready Reserve that the members are to be called or ordered to active duty, the members may elect—

(A) the TRICARE program described in subparagraph (A) of paragraph (3); or

(B) an alternative health benefits plan described in subparagraph (B) of paragraph (3).
```

In lieu of the matter proposed to be inserted, insert the following:
```
(2) The TRICARE program option under paragraph (1) shall include screening and care under TRICARE pursuant to eligibility under paragraph (3), and continuation of care benefits under subparagraph (A) of paragraph (4).
```

In lieu of the matter proposed to be inserted, insert the following:
```
(A) Members of the Selected Reserve of the Ready Reserve and members of the Individual Ready Reserve described in section 1044(b) of this title, subject to subparagraph (1), to enroll in TRICARE.
```

In lieu of the matter proposed to be inserted, insert the following:
```
(1) Self alone coverage.
(2) Self and family coverage.
```

In lieu of the matter proposed to be inserted, insert the following:
```
(4)(A) The Secretary concerned shall pay an amount equal to the applicable premium payable by the member for the coverage of the member and the dependents of the member as described in subparagraph (A), (D), or (I) of section 1072(2) of this title.
```

In lieu of the matter proposed to be inserted, insert the following:
```
(D) The applicable premium payable by a member for the coverage of the member and the dependents of the member as described in subparagraph (A), (D), or (I) of section 1072(2) of this title.
```

In lieu of the matter proposed to be inserted, insert the following:
```
(1) The Secretary of Defense shall provide for at least one open enrollment period each year. During an open enrollment period, a member eligible under subparagraph (A) may enroll in the TRICARE program and may change or terminate an enrollment in the TRICARE program.
```

In lieu of the matter proposed to be inserted, insert the following:
```
(E) A member and the dependents of a member enrolled in the TRICARE program under this paragraph shall be entitled to the same benefits under this chapter as a member of the uniformed services on active duty or a dependent of such a member, respectively. Section 1072(c) of this title shall apply with respect to a member enrolled in the TRICARE program under this section.
```

In lieu of the matter proposed to be inserted, insert the following:
```
(3) The Secretary of Defense may terminate an enrollment at any time within one year after the date of the termination of the member's entitlement or eligibility to receive health care under subsection (c) of such section. A member who enrolls in the TRICARE program under this paragraph within 90 days after the date of the termination of the member's entitlement or eligibility to receive health care under subsection (c) of such section 1145 of this title may terminate the enrollment at any time within one year after the date of the enrollment.
```

The Secretaries of Defense, in consultation with the other administering Secretaries, shall prescribe regulations for the administration of this paragraph.

The applicable premium payable by a member for health benefits plan coverage in the case of a member enrolled in the TRICARE program coverage if—
```
(1) the coverage was in force on the date on which the TRICARE program notified the member of the availability of the TRICARE program option; and
```

The applicable premium payable under this paragraph for continuation of health benefits plan coverage in the case of a member enrolled in the TRICARE program coverage if—
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(1) the coverage was in force on the date on which the TRICARE program notified the member of the availability of the TRICARE program option; and
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```
The PRESIDING OFFICER. Without objection, it is so ordered.

Mr. WARNER. Mr. President, for clarification, the 5 minutes will be equally divided between the two sides.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mr. REID. Also, Mr. President, there are some arrangements being made to have some disposition of the Reed of Rhode Island amendment sometime this afternoon.

Mr. WARNER. Mr. President, the distinguished leader is correct. Efforts are being made to see if that can be worked out. If those good-faith efforts do not materialize, then the Senate is entitled to a recorded vote or a voice vote, whichever is his preference.

Mr. REID. It is my understanding Senator KENNEDY will be here early this afternoon to offer his amendment or amendments.

Mr. WARNER. The Senator is correct. The Senator from Michigan spoke to me before he departed the floor saying that was his desire and he will be speaking.

We can now stand in recess until the hour of 2:15 p.m.

RECESS

Mr. WARNER. The Senator from South Carolina. If it is appropriate with Senator Sessions, I will proceed.

Mr. SESSIONS. Mr. President, I understand we are in 5 minute debate on each side and then there will be a vote on this amendment.

The PRESIDING OFFICER (Mr. CHAMBLISS). It is 5 minutes evenly divided.

Mr. SESSIONS. I am pleased to yield to the Senator from South Carolina on his time.

The PRESIDING OFFICER. The Senator from South Carolina is recognized.

Mr. GRAHAM of South Carolina. Mr. President, I thank the Senator for yielding. I have been working with Senators on both sides of the aisle to approve a compensation package for guardsmen and reservists. We have a modification to Senator DASCHELLE’s amendment. I second-degreed his amendment last night. We have reached a compromise where we merged the best of the two packages. Basically, what we are trying to do is make sure that Guard and Reserve members, if they choose to, can continue to be members of TRICARE, the military health care network for military members and their families, by paying a premium. It would be what a retiree pays plus $100 for an enlisted Guard or Reserve member, $150 for an officer. So it is a very good deal for the Reserve and Guard families. They pay into the system if they choose to be a member of TRICARE. That way when they are called to active duty they do not leave their health care plans. They will have continuity of health care. They do not get bounced around between systems. It would really help with recruitment and retention. It has been a bipartisan effort like none I have ever experienced.

I want to add cosponsors, and then I will yield for Senator DeWINE, who has been a tremendous leader on this issue. I ask unanimous consent that the following Senators be added as cosponsors to this compromise product: Senators CLINTON, DeWINE, KENNEDY, MILLER, ALLEN, LEAHY, STABENOW, MIKULSKI, LANDRIEU, CHAMBLISS, CAMPBELL, COLLINS, and DORGAN.

I compliment Senator DASCHELLE for his efforts in making this possible.

The PRESIDING OFFICER. Without objection, it is so ordered.

The Senator from Ohio.

Mr. DeWINE. I thank the Senate for their leadership. I thank all my colleagues. I also thank General Tom Payton of the Ohio National Guard for his leadership. His is a distinguished leader is correct. Efforts are being made to see if that can be worked out. If those good-faith efforts do not materialize, then the Senate is entitled to a recorded vote or a voice vote, whichever is his preference.

The PRESIDING OFFICER. Without objection, it is so ordered.

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