

and they would have expired. That is why we needed to continue the regulations in effect while we were reviewing them.

But our principal point with regard to this resolution is that we should be balanced in the information we present to the American people. We ought to review the costs. Absolutely we ought to review how it is tying up States and localities and private businesses. But we also need to balance that with an estimate, an understanding of the benefits, so we give the American people the cost and the benefits, let them decide, and that is the way we can make the best judgment as well. This resolution does not address benefits; it only addresses the costs. And I think to act responsibly we need to look at both.

Mr. Speaker, I yield back the balance of my time.

Mr. CLINGER. Mr. Speaker, I yield myself such time as I may consume.

I just want to underscore. I think this deserves bipartisan support, as the gentleman from Virginia said. I think we are in agreement that we have too many regulations, that they need to be carefully considered before we impose additional burdens on the American people. We have taken, I think, substantial steps in this direction with the passage of the unfunded mandates law, which passed overwhelmingly on a bipartisan basis, to suggest that there needs to be a close look taken to regulations that are imposing tremendous new, additional financial burden on States and local government. So this resolution really is in keeping with that.

I would suggest to the gentleman from Virginia [Mr. MORAN] that it is—I think our point has been in the past too often all we looked at was the benefit and all we looked at was what was proposed to be accomplished by that regulation. We never looked at the cost, and that was one of the things I think that has become a part of this now, is that we do try to take a balance.

Yes, sure, we have to consider what is going to be the impact on people, but we have to consider what the cost is going to be as well. I would hope that that is implicit in this resolution that we really do not have a balance. I would suggest that in the past we did not have that balance because the only thing that was required to be considered was the benefit to be derived from it.

So I would hope that this resolution would achieve broad bipartisan support, I think it should not be seen as a partisan measure at all.

Mr. MORAN. Mr. Speaker, will the gentleman yield?

Mr. CLINGER. I yield to the gentleman from Virginia.

Mr. MORAN. Would it be possible to amend this to where it says in the third to last line, consider the costs and benefits of government spending, two words, and we can make all the Democrats happy?

Could we get unanimous consent to do that?

Mr. CLINGER. I do not believe that this can be amended on the floor.

Mr. MORAN. By unanimous consent, I am told, it can actually, I say to the gentleman from Pennsylvania [Mr. CLINGER].

Mr. CLINGER. I think, as I say, my view is that the resolution has drafted, and implicit in that is the fact that it would indeed cover, as the gentleman knows clearly, we are going to consider the benefits that are going to be derived from any resolution. So I would think that what this does is add the additional component that the costs should be considered as well.

Mr. MORAN. I hope we are not paranoid, but that was not our implicit assumption. It only refers to costs, but not benefits. If it included benefits, we will not have any problem whatsoever.

Mr. CLINGER. Mr. Speaker, I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Pennsylvania [Mr. CLINGER] that the House suspend the rules and agree to the concurrent resolution, House Concurrent Resolution 193.

The question was taken.

Mr. DELAY. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 5 of rule I and the Chair's prior announcement, further proceedings on this motion will be postponed.

□ 1515

#### SPECIAL ORDERS

The SPEAKER pro tempore (Mr. SHAW). Under the Speaker's announced policy of May 12, 1995, and under a previous order of the House, the following Members will be recognized for 5 minutes each.

The Speaker pro tempore. Under a previous order of the House, the gentleman from New York [Mrs. MALONEY] is recognized for 5 minutes.

[Mrs. MALONEY addressed the House. Her remarks will appear hereafter in the Extensions of Remarks.]

The Speaker pro tempore. Under a previous order of the House, the gentleman from Michigan [Mr. EHLERS] is recognized for 5 minutes.

[Mr. EHLERS addressed the House. His remarks will appear hereafter in the Extensions of Remarks.]

#### THE MONTGOMERY GI BILL, THE ARMED FORCES' BEST RECRUITMENT TOOL

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from California [Mr. FILNER] is recognized for 5 minutes.

Mr. FILNER. Mr. Speaker, recently the Chairman of the Joint Chiefs of

Staff stated that, "we remain committed to maintaining quality personnel, and recruiters from all Services have stated the Montgomery GI bill is the best recruitment tool they have."

I have had the great pleasure of serving on the Veterans' Affairs Committee with the Honorable G.V. (SONNY) MONTGOMERY, the principal author and sponsor of the newest GI bill. It is no surprise that the Department of Defense's latest evaluation of the Montgomery GI bill strongly supports this program's continuation. Sonny designed the new GI bill with great care and after extensive hearings which included more than 200 witnesses. Because of his careful attention to program structure, the Montgomery GI bill has been uniquely successful and has fulfilled all of its intended purposes. As noted in a recent report, the percentage of new recruits choosing to enroll in the GI bill has risen from 50 percent at the program's inception in 1985 to a remarkable 95 percent in fiscal year 1995. Since the implementation of the Montgomery GI bill, more than 2 million active-duty recruits have elected to participate in the program—vividly demonstrating the attractiveness of this GI bill to the young people entering the Armed Forces.

Further, Mr. Speaker, the Department of Defense notes that the percentage of GI bill participants who are using their benefits following military service continues to rise, from 40 percent in 1991 to 46 percent at the end of 1993. This is a promising and important trend, but we must continue to watch these numbers closely. We all want these men and women, who earn their education benefits through honorable military service, to make full use of their GI bill education assistance.

Regarding the adequacy of the Montgomery GI bill benefit as a recruitment incentive, the Department of Defense noted that during fiscal year 1995 all services met their recruiting objectives. Some 96 percent of new recruits were high school diploma graduates, 71 percent had above-average scores on the aptitude tests administered to new recruits, and fewer than 1 percent were in the lowest acceptable aptitude category. In spite of these impressive statistics, the Department of Defense cautions, "With recent recruiting successes, current basic benefits appear to be adequate as an enlistment incentive. However, if college costs, especially tuition and fees, continue to rise significantly above inflation, the offset provided by the Montgomery GI bill benefits will require close monitoring to keep the program competitive." I urge my colleagues to pay close attention to this serious concern raised by the Department of Defense. SONNY MONTGOMERY has struggled to keep the GI bill basic benefit competitive, and I hope to ensure that the program that carries his name is maintained and strengthened in the 105th Congress.

I know SONNY would want me to emphasize that the first and primary purpose of the Montgomery GI bill is to

assist in the readjustment of members of the Armed Forces to civilian life. The Department of Defense reports that total cost—tuition, fees, room and board—for a 4-year education rose 31 percent between 1985 and 1993. During the same time period, average tuition and fees at 4-year institutions increased 43 percent. Because of these increases in the cost of education, the GI bill benefit covered only 39 percent of the total costs and 70 percent of tuition and fees in 1993–94. The men and women who volunteer and honorably serve our Nation through military service more than earn their educational assistance benefits—and they deserve a benefit level that will significantly assist them in their efforts to pursue further education.

In the early years of the program, enrollment rates differed somewhat based on demographic groups such as gender, race/ethnicity, or education level. In fiscal year 1995, however, there were virtually no differences in enrollment rates among demographic groups, clearly demonstrating the broad appeal of the Montgomery GI bill.

Preliminary numbers show that, although there is little difference in the GI bill enrollment rates based on aptitude levels, the usage rates differ dramatically. The young people with the highest scores on aptitude tests are far more likely to use their GI bill benefits than those whose scores were in the average to below-average range. This early information is a useful warning that special efforts may be necessary to ensure that all GI bill participants take advantage of their earned benefits.

There is little difference in usage rates among the race/ethnicity groups. Usage rates by gender differ more than do enrollment rates with male usage below female usage, and married veterans use their benefits at a lower rate than their single counterparts. The next Department of Defense report to Congress on the Montgomery GI bill, due in 1998, will include more veterans who have passed their time limit for benefit usage. Consequently, we will then have a more accurate idea of usage trends.

Mr. Speaker, I would like to remind my colleagues that the Montgomery GI bill was enacted in 1984 in spite of powerful opposition. Because SONNY MONTGOMERY and his supporters were tenacious and committed they prevailed and won a long, hard battle. America's best and brightest young women and men have the opportunity to earn education assistance benefits through honorable military service. I want to thank SONNY MONTGOMERY and all those who participated in and supported this remarkable effort and hope we continue to support it in the future.

#### THE NEED TO PRESERVE MEDICARE AND MEDICAID PROGRAMS

The SPEAKER pro tempore. Under a previous order of the House, the gen-

tleman from New Jersey [Mr. PALLONE] is recognized for 60 minutes as the designee of the minority leader.

Mr. PALLONE. Mr. Speaker, I want to address the House about the fact that increasingly and persistently we see efforts on the part of the Republican leadership, in the past in 1995, again this year, and I suspect, unfortunately, to continue through the rest of 1996, efforts to cut Medicare and Medicaid. I also want to remind my colleagues on the Republican side, and particularly the GOP leadership, about the need to pass health insurance reform.

My colleagues on the Democratic side are aware of the fact that we have within our Caucus a Democratic health care task force. Part of our effort has been to try to preserve Medicare and Medicaid and to oppose the drastic cuts in Medicare and Medicaid that would negatively impact America's seniors if the Republican proposals were to go forth in the House of Representatives and in the Senate.

Similarly, our Democratic health care task force has been supportive of legislation that was originally introduced by Senator KASSEBAUM, who is a Republican, and Senator KENNEDY, who is a Democrat, and here in the House by one of my colleagues on the Republican side, the gentlewoman from New Jersey, Mrs. ROUKEMA, that would try to reform the health care system to provide coverage, insurance coverage, for those people who lose their jobs or have to change jobs, and also those Americans who suffer from preexisting medical conditions, who are unable to get health insurance now because of restrictions in the private health insurance market.

I just wanted to say very briefly, before I went into a few details about why it is necessary to keep up this battle against cuts in Medicare and Medicaid, to say very briefly that on the issue of Medicare, the Republican plans have basically been to eliminate provider choice to seniors, to allow doctors to overcharge seniors, to force seniors to pay more out of pocket and to get less under Medicare, and basically to cut Medicare and Medicare programs for seniors in order to use the money for tax breaks primarily for wealthy Americans.

On the issue of Medicaid, most of the Republican plans have been to eliminate benefit guarantees to seniors for the disabled children and also many other American families, and to allow States to cut an additional \$178 billion on top of the congressional Republican cut of \$72 billion.

I wanted to start out this evening, though, by talking about the Kennedy-Kassebaum bill and the effort to provide health insurance reform this year that has basically been spearheaded here in the House of Representatives not only by Democrats, but also some Republicans who feel that modest health insurance reform is the way to go in this Congress, before we adjourn.

The President, President Clinton, pledged his support for the bipartisan Kennedy-Kassebaum bill in his State of the Union address earlier this year, and congressional Democrats have tried to work with moderate Republicans to get the bill on its way to the President's desk. The Senate passed the Kennedy-Kassebaum bill 100 to 0, unanimously. But what is holding up this bipartisan health insurance reform bill is the Republican leadership's insistence here in the House on adding medical savings accounts, a special perk for the healthy and wealthy, that lets them opt out of traditional health plans and drives up costs for everyone else who remains in traditional health plans.

The Senate voted not to include the medical savings account perk in their version of the bill, but House Republicans and right-wing Senate Republicans still demand that it be included in the final version sent to the President. I am asked over and over again, why is that the Speaker, Speaker GINGRICH, and his Republican colleagues in the leadership, are so determined to include MSA's or medical savings accounts in an otherwise bipartisan bill.

The reason, I believe, is because of the \$1.2 million in political contributions to the GOP over the past year, I should say over the past 5 years, that have come from J. Patrick Rooney and other executives of the of the Golden Rule Insurance Co. which will reap massive profits if the Republican medical savings accounts plan becomes law.

A few weeks ago the Consumers Union, which is a group that puts out reports from time to time on health care issues, issued a report, actually on June 26 of this year, that is entitled "Medical Savings Accounts: A Growing Threat to Consumers' Health Care Security." I am not going to get into all the details of this Consumers Union report here this afternoon, but I just wanted to touch on the executive summary which begins the report and explains why MSA's or medical savings accounts are harmful to most consumers.

It says in the executive summary of this Consumers Union report that the medical savings accounts would basically not only be a roadblock to congressional enactment of modest health insurance reform that addresses the issue of portability when people change jobs or when they have a preexisting medical condition, but basically would devastate consumers in the health care system.

So here we have a situation where we are moving or we are trying to move, those of us who support this Kennedy-Kassebaum bill, in a way that would include more people who now do not have health insurance. We know that many Americans have no health insurance, and we are trying to get more of them coverage. So we are saying if you lose a job or you transfer a job or you have a preexisting medical condition, we want you to be able to get health insurance.