

Then there was Alan Coffey, Jr. Alan started in 1969. Alan is still on Capitol Hill. He served on the House Committee on the Judiciary as minority counsel, but he is now majority general counsel and staff director of the Committee on the Judiciary. Alan is as sharp as ever, but he started with Hamilton Fish.

Gerry Schindler started as a volunteer on Ham's campaign. Eventually Gerry moved to Salisbury, MD, and now works in the office of Congressman WAYNE GILCHREST. She is a lovely, kind woman, and another friend of mine.

Then there is Shirley Cavanaugh, Dorothy Pedersen, Clementine Anthony, Janice Traber, Shelve Hoffman, Tom Schatz, and Phyllis Coleman, another remarkable woman. She started in 1979 in Ham's Poughkeepsie office as a caseworker and staff assistant. Later she moved to the Washington office to work as a legislative correspondent and chief caseworkers. She served Ham for 15½ years, and then she moved with me into my office. She is the finest human being I have found here on Capitol Hill. She is a wonderful human being, and has helped countless people in my district. My hat is off to Phyllis Coleman for her many, many years of service. I am proud to have her in my office.

Hope Wittenberg worked for Ham. Nick Hayes came in, replacing John Barry, from 1982 to 1994. He was Ham's administrative assistant. Nick, too, remains a good friend.

Nora Lucey Mail is still here on Capitol Hill. Mariel Friedman, David Gilroy, and then there is Pari Forood Novik. Pari Novik and her husband Dick are good friends. She served 6 years on Ham's staff, and they live in Dutchess County, where they help the Dutchess community in hundreds of ways. Pari basically now has opened and runs a radio station.

Molly Clark, Morey Markowitz, Grace Washbourne. Grace always made sure Ham got where he needed to go. She was a scheduler and a wonderful help to Ham.

Debbie Reilly, Renee Longacre, Mike Hanretta, Heather Whyte, Nancy Eaton, another caseworker who moved from Ham's office to help me.

Linda Jo Edwards, Melissa Bottini, Claire Benson, and many more. These are the people who made the office of Hamilton Fish what it was and helped Ham be the man that he was, and helped him continue to keep his image well-honed. I believe it fitting that we also offer them a tribute, as we have Ham.

#### OPPOSITION TO DEFENSE AUTHORIZATION BILL

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

Mr. TALENT. Mr. Speaker, I rise to explain my opposition to the conference report on the defense authorization bill which the House passed earlier this evening.

Mr. Speaker, shortly after I was elected to the Congress in 1992, several constituents first raised with me the POW-MIA issue. It did not take a great deal of research before I concluded, to my shame, that our Government had left hundreds of POW's behind in Vietnam at the end of that war. Since I entered the Congress I have participated in hearings which have only reinforced my original conclusion in that matter. In fact, the Government's denials in these hearings have taken on a feeble and pro forma quality, as if they know and we know that what they must say for the record is not true.

Like many other Members, I continue trying to expose this truth publicly, but I am not so naive as to believe, with all the foreign policy, economic, and personal interests at stake that any administration is likely to admit that several hundred men were left behind following Operation Homecoming in 1973, and that a 20-year bipartisan coverup has since occurred.

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But I did think it possible to make better provision for servicemen in the future. I was very pleased when, in last year's authorization bill, Congress passed the Missing Service Personnel Act. This act established a separate agency to track POW-MIA's, granting extensive powers to that agency and legal rights to the families of missing servicemen. The new legislation made it much less likely that soldiers could be left behind in subsequent wars. It tacitly recognized and therefore partially redeemed the sins of the past. Nothing could give better meaning to the past sacrifices of our POW's than real action to ensure that others are never abandoned as they were.

However, during debate on this year's bill, and at the urging of the Pentagon, the Senate adopted an amendment gutting the legislation passed only 6 months ago, loosening standards for investigation and certification.

As has so often been the case with the POW-MIA issue, it is impossible to fathom the reason for the Senate's and presumably the Pentagon's position. Certainly the families and the veterans organizations will be mystified and heartbroken. As I said before, the new law has only been in place for 6 months. What have we learned in that short period of time that justifies so significant a change? Why do we now believe that it is acceptable for a commander to wait 10 days before reporting that one of his men is missing in action? Why is it less important now than it was 6 months ago to require that forensic standards be satisfied before identifying a body based on one tooth or one bone? And what has the Department of Defense done since the beginning of the year that should convince us to err on the side of giving it more discretion in making these determinations given its dismal record over the last 20 years?

Mr. Speaker, I cannot blame any Member who decided to vote for this

conference report because of the good things in it, notwithstanding what it does to the cause of POW's and MIA's. Everyone has to make this own decisions in matters of that kind. I freely admit that my vote was based more on conscience than on policy. I simply cannot join in once more sacrificing the interests of our POW's in the name of some greater good. Objectively I know that what the Congress did tonight will have little effect on those left behind in Vietnam. I am sure they have long since given up hope of deliverance and in fact most are by now buried in fields or shallow graves or stored in warehouses in case the Vietnamese need their bodies for some purpose. What I find unendurable is the sense that we have today abandoned them again, heaping yet another betrayal on the bones of these honorable men who made the mistake of trusting us.

#### HEALTH INSURANCE REFORM LEGISLATION

The SPEAKER pro tempore (Mr. FORBES). Under the Speaker's announced policy of May 12, 1995, the gentleman from New Jersey [Mr. PALLONE] is recognized for one-half of the remaining time as the designee of the minority leader.

Mr. PALLONE. Mr. Speaker, I do not plan to use all of the time. But I did want to take to the floor tonight to talk about the health insurance reform legislation that was passed today on a bipartisan basis and certainly start off by saying that I am pleased that the bill did pass, that we have agreement between the House and the Senate, and that this legislation will go to the President and that the President has indicated, obviously, that he will sign it, because at least we will be able to say that this year there has been some progress, albeit small progress, but some progress toward expanding health insurance opportunities for Americans.

I have been very concerned over the last 2 years that we would not get this legislation passed because of inaction, which I put the blame on the Republican leadership here in the House. One of the things that Democrats, that we as Democrats did at the beginning of this session of Congress, was to establish a health care task force whose goal primarily was to try to expand health insurance opportunities for the many Americans who either do not have health insurance or who have problems obtaining health insurance even if they can afford to pay for it. I think this is one of the major issues that we must address not only in this Congress, but also in future Congresses.

The bottom line is that more and more people every day in this country do not have health insurance. The estimates now are that it may be as many as 40 million Americans. I think it is unconscionable that that number continues to grow, and I think that government, and the Federal Government

in particular, must do whatever it can to try to increase opportunities for health insurance and ultimately to bring down the number of Americans who do not have health insurance, who are not covered by health insurance.

Let me just point out today why I think that the bill that was approved, which I call the Kennedy-Kassebaum bill, for the two Senators who initially sponsored it in this session of Congress. What it does essentially, it does a lot of things but I would just like to highlight four things that I think are most important.

One is, and most importantly, it deals with the whole issue of what we call portability, where an individual or a family, the head of the household I should say, loses their job or has to change jobs. Increasingly, that becomes a difficult problem for that individual or that head of the household or the family as a whole to find health insurance when they change a job or when they lose their job. In addition, we have a lot of Americans who in that circumstance or in other circumstances cannot find health insurance because they have a preexisting medical condition. The bill that we passed today addresses those problems in significant ways.

First, it provide health insurance portability for workers and protection against exclusion from group insurance coverage in a new job because of preexisting condition. A group health plan cannot exclude you for more than a year from the coverage it gives others because of a preexisting condition. If you had a year or more of coverage and switched jobs and then have less than a 63-day, 2-month break in service between the jobs, the new plan cannot exclude you because of preexisting conditions. Of course, that sounds a little legalese, but it is a significant breakthrough for people who have been denied health insurance because of preexisting conditions.

The bill also guarantees renewability of insurance regardless of health record or the size of the group. It also provided opportunity to go from group to individual insurance. If you have exhausted your group insurance possibilities and have been covered under a group plan for 1 year for 1 year or more, you have the right to buy a type of individual policy without preexisting condition exclusions.

Finally, there is also a gradual increase in tax deduction for the self-employed to 80 percent by 2006.

There are other things in the bill, but those are the ones I want to highlight. From the beginning of this debate, which is really almost 2 years now in this Congress, I have said that if we can, if we can at least improve the situation in terms of portability job to job or making sure that people are able to get insurance for preexisting conditions, if that is all we do in this year and with this legislation, we have accomplished a lot. And all the other things that were added and all the

other special interest provisions which I am going to go into a little bit now, I think, were basically not important, should have been excluded from the beginning, and unfortunately were not, but today we finally came to a conclusion and we have a relatively clean bill and deals with those preexisting conditions and portability provisions of the original Kennedy-Kassebaum bill.

Let me talk a little bit about what I consider the politics of this, because I have to say that I believe that as Democrats, as a Democrat and as a party, we have really taken the leadership to try to get this legislation passed this year in this Congress. More than anyone else, the President has taken a leadership role. He announced in his State of the Union address this year that if he was sent this bill with the preexisting condition provisions and with the portability provisions as a clean bill that he would sign it. Basically, President Clinton deserves most of the credit for the fact that this legislation finally passed tonight, and he is going to sign it.

However, what I hear from my Republican colleagues on the other side and what I am sure I am going to be hearing for the next month or so is this effort, I guess part of a massive election-year campaign, to try to convince the American voters that the Republican Party, or the Republican leadership, is responsible for improving access to health insurance through the legislation that we passed today.

The truth is that it has been the Democrats who have led the charge to expand access to health care for all Americans. Over the last 40 years, Democrats have promoted and succeeded in enacting legislation to improve the health care system, most importantly through the establishment of Medicare and Medicaid health programs in the 1960's and Democratic have consistently fought for the health reform provisions that were in the bill that we passed today. The Democratic lead on these reforms started in this Congress when Senator KENNEDY first introduced his bill in July of last year. The Democratic advocacy of these health insurance reforms dates back even further.

I have to say, because I have been to the well, I have been here on the floor many times to point out how the Republican leadership refused to take any action on the legislation until President Clinton finally put pressure on them by calling for passage of the bill in his State of the Union address last January, gradually the Republican leadership started moving on the Kennedy bill, by very slowly. In fact, the House and the Senate did not even vote on the bill until the end of March.

I think that what essentially happened here is that the Republican leadership and Speaker GINGRICH realized more and more as the year went on that their Contract With America provisions, that their extreme agenda was not working, and they started to reach

out with this bill as a vehicle to show that they are moderate and they were actually trying to do something for the average American.

Even though that was true and even though the political pressure was on them to try to do that and hopefully to move this bill, we still had a holdup because the leadership, Speaker GINGRICH, the Republican leadership, insisted on including the medical savings accounts as a provision in this legislation.

I have stated over and over again that the medical savings accounts were the poison pill, essentially the delay, and the fact that this bill did not come to the floor in this form until today was largely due to the Speaker's insistence and the Republican leadership's insistence that medical savings accounts be included in the legislation. I have pointed out and I will point out again, I believe the major reason for that push was because they received so much money, the Republican Party did, from the Golden Rule Insurance Co., which is the main company that sells these kind of policies.

Let me just say briefly why, and I have said it before, but I want to say it again briefly, why medical saving accounts are not a positive provision in this legislation.

Fortunately, again due to Senator KENNEDY's insistence primarily and other Democrats, the medical savings accounts provision in this bill that came to the floor today were whittled down, so it is now only a pilot program that does not impact a lot of people. And so I am hopeful that whatever negative aspects exist for MSA's have been whittled down and will not have a terribly negative impact on this bill. But it is still in the bill, and I do think that we should be worried about the impact of MSA's.

What MSA's do basically is to break the insurance pool. You have wealthy people, you have poor people in the insurance pool. You have healthy people, you have unhealthy people in the insurance pool. The idea of the insurance pool is you put all these people together and you basically have a balance, and you do not charge a great deal because everybody pays an average premium. What MSA's do basically is to separate the health insurance risk pool and actually result in premium increases for many Americans because the people that opt out and go for the umbrella or the catastrophic policy, if you will, that exists with the MSA's are mainly healthy and wealthy people, people that can afford to pay out of pocket if necessary, people who do not think that they are going to have to have that many occasions when they visit a doctor or go to a hospital. And so what happens is the healthy and wealthy people opt for the medical savings accounts and the insurance pool is left with poorer people and people who are largely unhealthy, and premium rates go up.

The reason that I think that is such a terrible thing is because the whole

purpose of health insurance reform is to try to expand opportunities for health insurance coverage for people that do not have it. If premium rates go up, then fewer people can afford health insurance. Fewer people are able to afford health insurance and more and more people go without health insurance.

Why did they try to incorporate these accounts, these MSA's in the bill? Because the Republican leadership was getting a lot of special interest money from the Golden Rule Insurance Co., which was the main company that was trying to sell these policies.

The Republican leadership went so far that they even tried to put MSA's in their medical proposal even though the CBO, the Congressional Budget Office, a nonpartisan organization, scored the MSA's as draining Medicare by over \$3 billion. So we had this MSA problem not only with this bill, but also with Medicare.

At one point, we had the Republican leadership in the Senate saying that they would not even allow the minimum wage increase legislation to be considered until they had their way with the health insurance reform bill that included the MSA's. Fortunately, they dropped that.

Tomorrow we are going to be considering the minimum wage bill. Once again, it is because of Democratic persistence in saying, "No, we're not going to link these two, we're not going to include the provisions on the medical savings accounts the way you want it. We want to pass a clean health insurance reform bill to address portability and preexisting conditions, and we want to pass a clean minimum wage bill."

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I have to say, once again, that I believe very strongly that the reason that this bill came to the floor today is because of the insistence of the Democrats that it come before us in its clean form and in the way that would actually be helpful to the average American.

Now, let me stress, and I guess I am basically going to conclude with this, that while this legislation that is before us today and that we voted on is not the end-all in health insurance reform, it is an important first step down the road to helping Americans maintain their health care security. However, I think a lot more work needs to be done.

Some of the Democrats who spoke on the floor today stressed the fact that this is only a small step and that we need to do a lot more in order to

achieve that goal of bringing all Americans under some kind of health insurance coverage. That is certainly true. This is only a beginning, an important beginning, but nonetheless a beginning. Only a beginning.

What are we proposing then as Democrats? Well, the next step, the next incremental step, I believe, and probably the most important one, is a proposal that the Democrats have put forward as part of their family first agenda to create kids only health insurance policies, ensuring that every American child has health insurance.

We have obviously dealt in an important way now with the portability and the preexisting condition problems, but one of the biggest gaping holes in the lack of health insurance, so to speak, is the fact that so many children now do not have health insurance. So as part of our agenda we want to make sure that there are ways in which people who can afford to buy health insurance, but maybe have problems because they have difficulty buying it for their children or difficulty buying it for their whole family, at least have the option that they can buy it for their children. If their children are covered, obviously that is important to them and it gives them some sense of security about their ability to provide and take care of their children.

At the same time, Democrats remain committed to protecting Medicare and Medicaid from Republican raids on those programs primarily to pay for tax breaks for the wealthy. Over the last year and a half, Republicans have made several attempts at cutting Medicare and Medicaid, and I have again talked about those a great deal on the House floor.

If we make these severe cuts in Medicare and Medicaid that had been proposed by the Republican leadership, the net effect would increase the number of uninsured and underinsured. That is the opposite of what the goals should be of this Congress. Not only the Democratic goal, but the bipartisan goal of this Congress and of this Federal Government is to get more people health insurance. We are not going to accomplish that if we cut Medicare and Medicaid. Ultimately, it is going to mean that fewer people have health insurance and the quality of service and the level of service goes down.

Mr. Speaker, I just want to conclude, because I know there is not much time left and I do not want to use all the time, but I just feel very strongly that what we have witnessed in this Congress, when we talk about Medicare, when we talk about Medicaid, or even when we talk about this health care re-

form bill which we finally passed today, is that the Republican policy has essentially been the opposite of what the Democratic principles are about.

Democrats have said that they want to increase the number of people that have health insurance. What we have been seeing from the Republican leadership basically is the opposite: Cut health care programs, repeal health care programs and, finally, be dragged sort of fighting and kicking to pass a health care reform bill that addresses one problem, or at least one small problem affecting millions of Americans.

I suppose, ending on an optimistic note, I have to say that maybe they have been dragged kicking to the point where they had to bring up the bill today, but at least the bill was brought up, and there are millions of Americans who will be positively impacted by this health insurance reform legislation that was passed today on a bipartisan basis. If it took all the kicking and screaming and complaining by Democrats to get us to that point, that is fine. We have accomplished something and it is certainly a victory for all Americans.

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

#### RECESS

The SPEAKER pro tempore. Pursuant to clause 12 of rule I, the House stands in recess subject to the call of the Chair.

Accordingly (at 11 o'clock and 35 minutes p.m.), the House stood in recess subject to the call of the Chair.

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#### AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Mr. DREIER) at 12 o'clock and 49 minutes a.m.

#### REPORT ON RESOLUTION PROVIDING FOR CONSIDERATION OF A MOTION TO SUSPEND THE RULES

Mr. GOSS, from the Committee on Rules, submitted a privileged report (Rept. No. 104-744) on the resolution (H. Res. 508) providing for consideration of a certain motion to suspend the rules, which was referred to the House Calendar and ordered to be printed.