

(from 61 percent of children in 1988 to 54 percent in 1993). Additionally, many lower-wage workers cannot afford the higher costs of family coverage.

Expansions in state Medicaid programs were able to cover many children who otherwise would have been uninsured. But rising health care costs and recent changes in federal welfare rules have many experts predicting that further expansions will not be possible. The result of these two trends is that children are 40 percent more likely to be uninsured than adults. For children with medical problems, lack of insurance doubles their chance of not getting care.

Very few insurance companies offer policies only for children, but a model program, Florida Healthy Kids, has demonstrated that a children's insurance product has a place in the market. The feasibility of a children's school enrollment-based health insurance program was first explored in a 1988 University of Florida study and in a subsequent pilot program, jointly funded by the State of Florida and The Robert Wood Johnson Foundation. The program designed a children's insurance product and used school districts to group children into purchasing pools to make the product affordable. The product was sold to families who did not qualify for government aid, but could not afford private health insurance for their children.

Moving the insurance contract from the employer to the school district also enhanced the portability of coverage, especially for families with a child with a pre-existing condition.

A recent evaluation of the program found a 70 percent decrease in emergency room visits per enrollee. In 1995, enrollees had more than 110,000 primary care visits, more than 9,500 children were immunized and 719 children received eyeglasses. Teachers also reported improved attendance in school.

The Florida Healthy Kids model has two goals: create a comprehensive insurance product for school children and facilitate the provision of preventive care for children. The Florida program has the following components:

**Eligibility:** All children enrolled in school grades K-12 are eligible to participate in the program. Pre-school age siblings may also join.

**Benefits:** The benefits package emphasizes prevention and is designed specifically for children's medical needs. It features inpatient and outpatient care, including dental, vision, and mental health. There are no pre-existing condition limitations and no medical underwriting. Co-payments are required for some services, such as emergency rooms, eyeglasses, office visits, and prescriptions. In each school district, insurance companies bid to participate in the program. To participate, companies must demonstrate that they have an adequate and accessible network of providers.

**Role of the schools:** Schools serve as the central institution within communities, fostering relationships between the local project, community leaders, and area business groups. Schools also verify student enrollment, distribute marketing materials and applications, provide parent outreach, enhance health education opportunities, and provide interpreters and translators for program activities and materials.

**Financing:** Premiums are covered by a combination of state and local/community funds, as well as family contributions based on a sliding scale. In Florida, the state contributes 25 percent, local/community funds comprise 40 percent, and families contribute approximately 35 percent of the premium. The state's initial contribution is higher, allowing communities to implement the program with minimal start-up contributions

(approximately five percent). The state portion declines over time as the local match and program enrollment increases.

**Administration:** In Florida, the Healthy Kids Corporation facilitates the efforts of all the parties in each site. This state-funded, 501(c)(3) corporate entity, manages the contractual arrangements for billing and administration of the product, and manages the bidding process with insurers at each site. A private third party administrator (TPA) helps with initial eligibility determinations, and handles the enrollment functions by processing applications and collecting monthly premiums paid by the families. In addition, the TPA verifies continuing eligibility by checking monthly to see that program participants are not receiving any services through the state Medicaid program.

#### IN RECOGNITION OF JIM RATHBONE

HON. FRANK RIGGS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, February 5, 1997

Mr. RIGGS. Mr. Speaker, I rise today to recognize Jim Rathbone.

For over 44 years Jim worked for the U.S. Department of Agriculture in California. For the last 25 years, he has been the Program Director of Rural Housing Service based in Woodland, CA. In this job he has been responsible for the 502 Mutual Self-Help Home Ownership Program for California.

Jim was born and raised in Sonoma County and has a close tie to the north coast. Many of my constituents who have built their houses through the self-help housing effort in California have benefited from his work and labor. Hundreds of lower income families have become homeowners in California thanks to his efforts in making this program work. For many, realizing their dream of home ownership has changed their lives forever.

Jim did not overlook the importance of his position or isolate himself from the daily issues of his work. He has always been available and accessible to those with whom he worked in the rural communities throughout California. He was always responsive to individual situations—willing to listen and constantly trying to make the program work for families who do the work.

His dedication and committed service is best exemplified by his work ethic. I am told that you could find Jim's car outside his office from sunup past sundown, often working well into the evening.

Those of us concerned about the availability of affordable housing and home ownership for working families owe an enormous debt of gratitude to this man. He has surely helped a large number of families to participate in the self-help program and become homeowners. Jim's life-long work clearly demonstrates the importance of public service to our society. It also is a statement of how one person's work can make such a positive impact on so many others.

Thank you, Jim, for a lifetime of devoted service to the north coast and rural Californians.

#### TRIBUTE TO RICHARD E. VATTER AND LORETTA SMITH VISION AWARD RECIPIENTS

HON. JAMES P. MORAN

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, February 5, 1997

Mr. MORAN of Virginia. Mr. Speaker, I rise today to recognize the charitable efforts of Mr. Richard E. Vatter, American Legion children and youth chairman and Loretta Smith, American Legion Auxiliary children and youth chairwoman. Mr. Vatter and Ms. Smith have been awarded the highest honor in the VISION [Volunteers In Service: Investing in Our Nation] program. Mr. Vatter and Ms. Smith are members of the American Legion. This organization was founded in 1919 with the mission to serve veterans and their families, the community, and the nation. In working to fulfill this goal Legion members donate a variety of resources to blood drives, Boys State, youth and adult athletic teams, educational scholarships, needy children, and veteran facilities.

Mr. Vatter and Ms. Smith are members of the American Legion Post 176 which has a 42-year history of good works in the Springfield community. Mr. Vatter and Ms. Smith were recognized for their work with the Spinoza buddy bear project. This project provides children who have chronic, life endangering, organ, mental, and emotional illnesses with a teddy bear that speaks. Mr. Vatter and Ms. Smith worked with the community and were able to procure 30 bears. This exceeded the expectations of the project and brought diverse elements of the Springfield community together to work toward this noteworthy goal.

Congratulations, Mr. Vatter and Ms. Smith. It is my hope that your good works inspire others to focus time and energy on those less fortunate. Best of luck in the future to both of you and may American Legion Post 176 enjoy a long and active life in the Eighth District of Virginia.

#### INTRODUCTION OF THE AMERICAN POLITICAL REFORM ACT

HON. SAM FARR

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, February 5, 1997

Mr. FARR of California. Mr. Speaker, today I introduce the American Political Reform Act and am joined in that introduction by nearly 50 of our colleagues from around the nation.

Last night the President challenged Congress to pass campaign finance legislation and we are here to tell you today that we are committed to doing so.

This bill meets the basic principles of true reform:

First, fairness. This bill does not favor one party over the other or one candidate over another.

Second, reduce the influence of special interests. This bill includes PAC limits, limits on large donors and eliminates soft money.

Third, level playing field. This bill makes campaigns competitive by enacting spending limits, giving all candidates a similar footing for financing their races.

Fourth, access to the system by nontraditional candidates. This bill makes it possible for minorities and women to run.

We meet these principles through reasonable and fair changes in the law.

First and foremost, we cap spending.

There will be no sanity in politics until we bring spending under control and a spending cap is the first weapon in the arsenal of campaign finance reform.

Second, we reform the role of PAC money in the system. We reduce the individual PAC contribution and cap aggregate contribution levels.

Third, we reform the role of wealthy donors, including the ability for candidates to use their own money in their campaigns.

Fourth, we reform the role of soft money, essentially eliminating it, but allowing for grassroots operations at the State level among candidates of the same party.

Finally, we try to put the brakes on the massive expenditures of money in the political realm that are now unregulated, undisclosed and outside the law—independent expenditures.

We do this by requiring new levels of disclosure and by expanding the definition of express advocacy.

The legislation we introduce today is reasonable, achievable, and supported by the White House and the Democratic leadership.

It is the only legislation in the last Congress to get bipartisan votes.

If it could last year, it can again this year. My colleagues and I look forward to moving this legislation forward and meeting the President's challenge of presenting him with campaign finance reform by July 4.

#### HONORING THE OFFICERS AND CREW OF THE COAST GUARD'S CLEVELAND-BASED TUG "NEAH BAY"

HON. DENNIS J. KUCINICH

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, February 5, 1997*

Mr. KUCINICH. Mr. Speaker, members of the U.S. Coast Guard perform extremely valuable services for the American people, keeping our shorelines secure and safe from environmental damage. My district is proud to be associated with the Ninth Coast Guard District, the guardians of the Great Lakes. I commend to your attention a recent incident that demonstrates the tremendous contribution made by the officers and crew of Coast Guard units in that region.

On January 23, 1997, as windy and bitter cold weather swept across Lake Erie, the Coast Guard's Cleveland-based icebreaking tug *Neah Bay* was escorting a tanker vessel and a tug/barge combination, the *Donald C. Hannah*, from Toledo to Cleveland, OH. A cable connecting the *Donald C. Hannah* to the barge broke while the ships were passing through a heavy ice field. While the *Donald C. Hannah* stopped to make repairs, the tug and her barge became trapped. The tug and barge were at the mercy of high winds and powerful ice, in danger of running aground at a nearby island within 1 hour. The situation presented an extreme environmental threat because the barge contained more than 1 million gallons of heavy aromatic residual fuel oil.

The officers and the crew of the *Neah Bay* took quick action, declaring a search and res-

cue [SAR] emergency and assuming the role of on-scene-commander. The *Neah Bay* contacted other organizations, including Coast Guard Group Detroit and Air Station Detroit, MI, which dispatched helicopters that provided key information to help the ships. Because of the potential for a major oilspill, the Marine Safety Office of Toledo, OH, was brought in to review contingency plans and prepare for an oil spill. Working in a cooperative effort with the joint United States/Canadian response planning team, action was taken to protect the area, a major spawning ground for aquatic life on Lake Erie.

The *Neah Bay* broke an escape route in the ice and was able to keep the barge off the rocks long enough for the *Donald C. Hannah* to repair the broken cable. After 5 tense hours, the ship was broken free of the ice by the *Neah Bay*. The *Donald C. Hannah* and the oil-carrying barge were safely escorted to their destination by the *Neah Bay* and a sister ship, the *Bristol Bay*, who had been diverted from other escort duties.

Mr. Speaker, this is a story of bravery, cooperation between Government agencies under extreme circumstances, and a job well done. My district is proud to be the home berth of the *Neah Bay*. I take this opportunity to honor the officers and crew of the USCGC *Neah Bay*: Commanding officer, LCDR Frederick J. Sommer; executive officer, LTJG Richard J. Wester; CWO2 Charles Philpot; BMC Jeffrey P. Mallory; EMC Daryl W. Covington; MK1 Timothy J. Clancey; QM1 Jon R. Frederick; FS2 Michael S. Beaver; BM3 Dean M. Grass; EM3 Timothy P. Ostrander; EM3 Ariel Vazquez; MK3 Jefferson D. Clark; SN Kristopher R. Demetros; SN Duke A. Walker; SA Anthony J. Clark; SA Jeremy L. Farmer; FN Jason E. Henderson; and FA Daniel S. Manor.

#### KIRK JOHNSON HONORED AS EMPLOYEE OF THE MONTH

HON. EDDIE BERNICE JOHNSON

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, February 5, 1997*

Ms. EDDIE BERNICE JOHNSON of Texas. Mr. Speaker, I rise today to congratulate and recognize Mr. Kirk Johnson who was recently honored as Employee of the Month at Integrated Tax System.

Mr. Johnson, who trains employees on tax codes, was commended by ITS for his excellent teaching skills, professionalism, and extensive knowledge. His trainees have praised him by saying, "The trainer created a relaxed atmosphere conducive to the exchange of information" and "The instructor was very educational and professional."

In addition to teaching, Mr. Johnson is the creator of the ITS Bulletin, which has proved to be very popular among ITS users around the State, and a quick reference card for ITS that is still in heavy demand.

Congratulations, Kirk, for your outstanding accomplishments in your profession and the recognition of that by ITS through the Employee of the Month Award. I am very proud of you, son.

#### INTRODUCTION OF A RESOLUTION TO REUNITE FAMILIES SEPARATED BY THE HOLOCAUST

HON. BOB FRANKS

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, February 5, 1997*

Mr. FRANKS of New Jersey. Mr. Speaker, last summer I had the honor of being involved in a remarkable reunion between two siblings who were both Holocaust survivors, but who had been separated for over 60 years. Solomon and Rivka Bromberg were separated during the Holocaust, and neither had heard from the other since.

However, thanks to the resourceful work of younger relatives and Israel's Jewish Agency, these two Holocaust survivors were finally reunited in Israel in August after so many years. Solomon Bromberg's oldest son Michael had worked with the Jewish Agency to contact Sharon Feingold, the granddaughter of Rivka Bromberg Feingold. They then orchestrated a phone call between Solomon and Rivka and a formal reunion in person.

I became involved with this emotional saga only when the family began its search, which is still ongoing, for a third sibling, Abraham Bromberg, believed to be in the United States. Nevertheless, I had been very moved by the emotional reunion of Solomon and Rivka.

Today there are thousands of Holocaust survivors in Russia, Eastern Europe, the United States, Israel, and other nations who were separated from their families during the Holocaust and who may not know the fates of their relatives.

For this reason I introduced a concurrent resolution in the last Congress to urge the Secretary of State, foreign nations, especially Israel, Russia, Poland, and other Eastern European nations, and organizations such as the Red Cross and Israel's Jewish Agency, to coordinate efforts to help reunite family members separated as a result of the Holocaust. Today, I am introducing this resolution.

If my colleagues could have seen the emotional reunion of the Brombergs, they would agree with me that these thousands of families deserve help in finding their own long lost relatives. With some additional effort by the State Department and the cooperation of other agencies and foreign governments, there can be thousands more happy reunions. Therefore, I urge my colleagues to support this legislation.

#### NEW JERSEY'S 11TH DISTRICT—PRIME RECRUITING GROUND FOR ACADEMIES

HON. RODNEY P. FRELINGHUYSEN

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, February 5, 1997*

Mr. FRELINGHUYSEN. Mr. Speaker, every year, more high school seniors from the 11th Congressional District trade in varsity jackets for Navy peacoats, Air Force flight suits, and Army brass buckles than any other district in the country. But this is nothing new: Our area has repeatedly sent an above-average proportion of its sons and daughters to the Nation's military academies for decades.