Our bill would guarantee basic patient protections to all consumers of private insurance. It would ensure that patients receive the treatment they have been promised and have paid for. This bill would prevent HMOs and other health plans from arbitrarily interfering with doctors' decisions regarding the treatment their patients require.

Our bill would restore patients' ability to trust that their health care practitioners advice is driven solely by health concerns, not cost concerns. HMOs and other health care plans would be prohibited from restricting which treatment options doctors may discuss with their patients. In addition, our bill would outlaw the use of financial incentives to reward doctors for cutting costs by recommending against potentially necessary treatments.

One of the most critical patient protections that would be provided under our bill is guaranteed access to emergency care. The Patients' Bill of Rights Act would ensure that patients could go to any emergency room during a medical emergency without calling their health plan for permission first. Emergency room doctors could stabilize the patient and focus on providing them the care they need without worrying about payment until after the emergency has subsided.

S. 6 would also ensure that health plans provide their customers with access to specialists when needed because of the complexity and seriousness of the patient's sickness. This provision is extremely important to ensure that persons suffering from serious, ongoing conditions, like cancer, have access to care by oncologists or other specialists.

Many managed care plans provide exemplary coverage for their members, including innovative preventive care benefits, because they recognize that it is more efficient to keep people healthy than to treat them after they become ill. Unfortunately, not all plans are administered with this philosophy. Many Americans, enrolled in poorly run plans, are not obtaining the care they need and are entitled to receive. The improved health of millions of Americans depends on the enactment of this bill. It will establish Federal requirements ensuring that private health care plans provide their members with a minimum level of coverage. I urge my colleagues to join me in strongly supporting, S. 6, the Patients' Bill of Rights.

TRIBUTE TO MR. TOM NUTTING, 1998 MERRIMACK CHAMBER OF COMMERCE BUSINESS OF THE YEAR RECIPIENT

• Mr. SMITH of New Hampshire. Mr. President, I rise today to pay tribute to Tom Nutting, the recipient of the "Business of the Year Award" from the Merrimack Chamber of Commerce.

Tom began an electrical contracting business, Custom Electric, in 1983 with two employees. Today, his company employs fifteen people and continues to grow. He is described by his colleagues as a very enthusiastic, highly motivated businessman.

Tom has served as Director of the Board of the Merrimack Chamber of Commerce since 1993. He is a member of the Merrimack Village District Board of Directors and a member of the Association of Facilities Engineering.

Tom is also very active in the community. His business sponsors a Babe Ruth baseball team and he assists at a vocational/technical college. He helps to put together a yearly Golf Tournament and trade shows for the Chamber of Commerce. Every year, he sets up the holiday decorations in Fraser Square in Merrimack for all to enjoy.

As a former small business owner myself, I understand the hard work and dedication required for success in business. Once again, I wish to congratulate Tom Nutting on Custom Electric being selected as "Business of the Year" by the Merrimack Chamber of Commerce. It is a pleasure to represent him in the United States Senate.●

1998 CONNECTICUT STATE SOCCER CHAMPIONS

• Mr. DODD. Mr. President, I rise today to congratulate the Cromwell High School Boys' Varsity Soccer team for winning the 1998 Connecticut State Soccer Championship. This achievement reflects the proud soccer tradition that has been established at Cromwell High School and the outstanding caliber of its student athletes.

With a first-rate team and a phenomenal level of play, the Cromwell Panthers concluded their season with an impressive record of 20–1. The Panthers became known throughout Connecticut for their strong defensive play and balanced team of players. In soccer, as in so many sports, a blend of smart players and smart decisions results in victories. The Cromwell Panthers proved they have this combination. The strength of this team was demonstrated by their ability to hold their opponents to a total of only 6 goals for the entire season.

The state championship game was played with emotion against an equally talented opponent, the Old Saybrook Rams. Although the Panthers were favored to win, neither the team's coaches nor its athletes took victory for granted. After receiving two yellow cards in the first half and being outshot by their opponents for most of the game, the Panthers entered the second half with a refocused energy. The Panthers' first goal came late when Justin Linehan received a pass from Steve Dworak and sent the ball soaring just out of reach of the Rams' goalie. Steve repeated his superb passing performance when he sent a left cross pass to Mike Flanagan who headed the ball past a diving goalie with only two minutes left in the game. This final goal was a turning point in the game, bringing it to a 2-0 score in the Panther's favor and helping to guarantee their win.

This championship game also took on a more personal meaning for its players and, most especially, its head coach. Sadly, Coach Mike Pitruzzello's father, Manny, passed away a week before the start of the season. In his honor, Coach Pitruzzello dedicated the Panthers' second championship win to his late father. Even during a time of personal hardship, Coach Pitruzzello continued to guide and nurture his team to a near-perfect regular season and a championship win. Nothing better reflects his love for the sport and his players than the dedication Coach Pitruzzello has shown throughout this season. I am sure his father would have not only been proud of his son, but also honored by the sportsmanship exhibited by these talented young men on the field.

Winning a state championship is an exciting and gratifying moment for any young student athlete. In their win over the Old Saybrook Rams, the Cromwell Panthers demonstrated a talent they had perfected throughout their regular season with hard work and the guidance of an experienced and caring coaching staff. Furthermore, as with any team sport, it is not just one player who makes the amazing pass or singlehandedly scores the critical goal, but rather a cooperative effort from each player who offers his own special talent which ultimately adds to the success of the entire team. The Cromwell High School Boys' Varsity Soccer team exemplifies the true spirit of teamwork and tenacity, and it is because of those qualities that they are now the state champions.

At this time I would like to recognize all the members and coaches of the Boys' Varsity Soccer team and, again, congratulate them all on their momentous and well-deserved victory:

Head Coach Mike Pitruzzello, Assistant Coach Bruce Swanson, Freshman Coach John Harder, Paul Dworak, Steve Dworak, Tony Faienza, Mike Fazio, Mike Flanagan, Bryce Gibson, Eric Harrison, Nick Libera, Steve Libera, Justin Linehan, Shawn Maher, Jason Negrini, Mike Simeone, Ryan Steele, Ron Szymanski, Colin Whalen, and Sean Whalen. ●

WORK INCENTIVES IMPROVEMENT ACT OF 1999

• Mr. ROTH. Mr. President, the great Leo Tolstoy once confided in his diary that he would be the unhappiest of men if he could not find a purpose for his life. As we all know, Tolstoy did, indeed, find purpose. As a novelist, philosopher, and social reformer, he brought entertainment, meaning, and direction into the lives of millions—his influence continuing even into our day and age.

The need to bring meaning and success into our lives—the need to have a purpose, to be anxiously engaged in a good cause—is, as Tolstoy pointed out,

one of the most basic in our nature. With this in mind, it is my pleasure to join Senators MOYNIHAN, JEFFORDS, and KENNEDY to introduce legislation that while simple in purpose will be infinite in application and influence. Our objective? To help people with disabilities go to work.

In 1990, Congress passed the Americans with Disabilities Act. That law made an important statement about this nation's commitment to independence and opportunity for people with disabilities. Since then, barriers that had made some of even the simplest daily tasks difficult or even impossible have been lifted. Millions of Americans have gone back to work or found their daily chores to be more accessible—easier to address and accomplish.

Despite these successes and the progress that has been made in the ensuing eight years, there are still serious obstacles for too many people with disabilities—obstacles that stand in the way of their realizing the most basic and important opportunity of getting a job.

With this legislation, we begin to address some of the remaining impediments to employment for people with disabilities. These include the lack of access to health insurance and fundamental job assistance.

At a hearing held by the Finance Committee last July, witness after witness testified about the importance of health insurance for people with disabilities trying to enter the workforce. Jeff Bangsberg of the Minnesota Consortium for Citizens with Disabilities put it best when he said that "having appropriate, affordable health care is a critical factor in decisions people with disabilities make about working. Many individuals are afraid to work because they can't afford to lose access to continued Medicaid coverage."

The simple fact, Mr. President, is that people with disabilities are often presented with a Catch-22 between working and losing their Medicaid or Medicare. This is a choice they should not have to make. But even modest earnings can result in a loss of eligibility for Medicaid or Medicare. Without health insurance, medical treatment often becomes prohibitively expensive for individuals with disabilities, and without medical treatment it becomes impossible for many to work.

My constituents in Delaware have made it clear that lack of access to health insurance is a real and seemingly insurmountable barrier to employment. Larry Henderson, Chair of Delaware's Developmental Disabilities Planning Council, supports our bill "because it does not penalize persons with disabilities for working in that it allows for continued access to health care."

Our bill is designed to empower States to break this cycle of uncertainty by making it possible for people with disabilities who choose to work to do so without jeopardizing health insurance access.

We do this by creating two new Medicaid options. The first option builds on a change enacted in the Balanced Budget Act of 1997 (BBA). That law allows States to permit people with disabilities to buy-in to Medicaid who would otherwise be eligible except that they earned too much. The new change would eliminate the income cap on this buy-in option.

The second Medicaid change would make it possible for States to permit a similar Medicaid buy-in option for individuals with a severe, medically determinable impairment who would otherwise lose eligibility because of medical improvement.

Let me also note that both Medicaid expansions would be voluntary on the part of each State.

Under both options, States would be able to set their own cost-sharing requirements for people with disabilities who enroll. States could require individuals buying into the program to pay 100 percent of premium costs in order to participate. The bill also extends Medicare Part A coverage for a tenyear trial period for individuals on SSDI who return to work.

In addition to these health coverage innovations, the bill also provides a user-friendly, public-private approach to job placement. Because of a new, innovative payment system, vocational rehabilitation agencies will be rewarded for helping people remain on the job, not just getting a job.

Mr. President, this combination of health care and job assistance will help disabled Americans succeed in the work place. And our society will be enriched by unleashing the creativity and industry of people with disabilities eager to go to work.

I encourage my colleagues to cosponsor this legislation. And it is my intention to hole a hearing on the bill in the Finance Committee next week and mark it up later this spring.

$\begin{array}{c} {\tt BATTLESHIP} \ ``{\tt MISSOURI'}" \\ {\tt MEMORIAL} \end{array}$

• Mr. BOND. Mr. President, I rise today because this is a special day in our nation's history. On this day in 1944, Harry S. Truman, a proud Missourian and U.S. Senator at the time, authorized the christening of the U.S.S. Missouri. The Missouri is this country's last and most celebrated battleship. Senator Truman's 19-year old daughter, Margaret, christened this great battleship and sent the "Mighty Mo" and her crew on missions for our Armed Forces in World War II, the Korean War, and Operations Desert Storm—a time of service spanning nearly half a century. Today she begins a new era of service as a memorial to educate and remind new generations of Americans about the great sacrifices and even greater victories that have occurred during her military service. She is a symbol of American triumph and spirit as she majestically stands watch over the U.S.S. Arizona memorial in Pearl Harbor, Hawaii.

Today, in this unstable world, we should re-commit ourselves to honoring lasting symbols of unity and dedication. The 900-foot Battleship *Missouri* is one such symbol. This era of patriotism, sacrifice, bravery, and duty will not be forgotten, and in fact must be revered, remembered, and taught to our children and grandchildren.

For the United States, World War II began with a surprise attack on the naval base at Pearl Harbor on December 7, 1941. It finally ended on the decks of the "Mighty Mo" on September 2, 1945. On that day, General Douglas MacArthur, Supreme Commander of the Allied Powers, and Chester Nimitz, Fleet Admiral of the U.S. Navy, signed the Instrument of Surrender on behalf of the Allied Powers and the United States. It is a moment that will now forever be immortalized to America and citizens of the world.

Most importantly, we need to remember that the "Mighty Mo" would not have played such an important role without the brave and true service of America's servicemen and their families. These men risked their lives at great personal sacrifice, all in the name of our country. They are the backbone of the great history of the U.S.S. Missouri. Many of these veterans are form the State of Missouri, including Seaman John C. Truman, the nephew of our 33rd president.

Today, January 29, 1999, is yet another significant day in the service of the U.S.S. *Missouri*—for today she opens permanently to the public as the Battleship Missouri Memorial. I urge all Missourians and all Americans to go see this great ship and experience her glorious history firsthand. I thank the U.S. Navy and the U.S.S. Missouri Memorial Association for creating such a special memorial for the world to enjoy for generations to come.

Congratulations to all involved for getting this memorial up and running. Congratulations to my friend Senator DANIEL INOUYE, who has been personally involved in this project. Finally, congratulations to the U.S. Navy, the people of Hawaii, the people of Missouri, and all Americans who now have the opportunity to visit and experience a crucial part of our great state's heritage.

NATIONAL APPRECIATION DAY FOR CATHOLIC SCHOOLS

• Mr. FITZGERALD. Mr. President, today I want to recognize National Appreciation Day for Catholic Schools, a day to acknowledge the important and valuable contributions Catholic schools make to our nation's children, to local communities, and to the nation. Nationally, there are over 7.6 million students in 8,200 Catholic schools. In my home state of Illinois, there are over 215,000 students in 598 Catholic schools. In addition, I am a product of Catholic education, having attended Catholic schools for both elementary and high school.