

Mrs. Condon taught fourth grade in Cleveland for over 15 years, first at Tom L. Johnson Elementary and then at Charles Lake Elementary, taking time off to raise six children. Holding bachelors degrees in both journalism and education, she shared a love of learning and literature with her husband, former newspaper columnist, George E. Condon. George and Marjorie met at Ohio State University and were married for 58 years.

She raised a family and loved crocheting, sewing, and playing piano. She also enjoyed fashioning stained glass, making candles, and cooking Chinese food. While in her mid-50s, Marjorie even taught herself how to snow ski.

My fellow colleagues, please join me today in celebrating the life of this remarkable woman. She was a woman of great knowledge and learning, who dedicated her life to her family and students.

INTRODUCTION OF THE MEDICARE EARLY ACCESS AND TAX CREDIT ACT

HON. FORTNEY PETE STARK

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 27, 2001

Mr. STARK. Mr. Speaker, I am pleased to join with Rep. SHERRON BROWN and a number of additional colleagues to introduce the "Medicare Early Access and Tax Credit Act." Companion legislation is being introduced by Sen. ROCKEFELLER in the Senate as well.

More than 43 million Americans have no health insurance today. There are many approaches to solutions for decreasing the number of uninsured. As most of my colleagues are aware, I support the creation of a universal health care system in which each and every American would have health insurance coverage. That is the most fair, affordable, and sustainable solution to our national health care needs.

However, that won't be accomplished overnight. In the meantime, there are steps that Congress can and should be taking to develop immediate, if smaller, solutions to providing people affordable health insurance coverage options. One such step is to pass legislation that would provide certain groups of individuals the option of buying into Medicare.

A recent Kaiser Family Foundation survey found that a majority of voters believe that the next population of the uninsured who should be helped is those aged 55–64. I agree.

A Commonwealth Fund study from July 2000 found that more than half of uninsured adults in the 50–64 age range trusted Medicare the most as a source of health insurance and nearly two-thirds of them would be interested in enrolling in Medicare early if that option were available. So, expanding Medicare would likely be a very attractive option to people of this age.

While the 55–64 segment of our population has a lower overall percentage of uninsured than other age segments, once these people lose insurance it is often difficult or impossible for them to obtain affordable coverage in the private insurance marketplace. And, with the aging of the baby boom generation, this is a quickly growing segment of our population. In 1999, there were 23.1 million Americans in this age group. This number is expected to

grow to 35 million by 2010 and to 42.5 million by 2020.

Given all of these facts, I have joined with many colleagues to introduce the Medicare Early Access and Tax Credit Act of 2001, a bill to expand access to Medicare's purchasing power to certain individuals below age 65.

The Medicare Early Access and Tax Credit Act would enable eligible individuals to harness Medicare's clout in the marketplace to get much more affordable health coverage than they are able to purchase in the private sector market that currently exists. And, to make this coverage more affordable, we have attached a 50 percent tax credit to it.

The bill would provide a very vulnerable population (age 55–64) with three new options to obtain health insurance (All numbers referenced below are based on the 2000 version of the bill so they are subject to change in our new legislation)

Individuals 62–65 years old with no access to health insurance could buy into Medicare by paying a base premium (about \$326 a month) during those pre-Medicare eligibility years and a deferred premium during their post-65 Medicare enrollment (about \$4 per month in 2005 for an individual who participated in the full three years of the new program). The deferred premium is designed to reimburse Medicare for the extra costs due to the fact that sicker than average people are likely to enroll in the program. The deferred premium would be payable out of the enrollee's Social Security check between the ages of 65–85.

Individuals 55–62 years old who have been laid off and have no access to health insurance, as well as their spouse, could buy into Medicare by paying a monthly premium (about \$460 a month). There would be no deferred premium. Certain eligibility requirements would apply.

Retirees aged 55 or older whose employer-sponsored coverage is terminated could buy into their employer's health insurance for active workers at 125 percent of the group rate. This would be a COBRA expansion, with no relationship to Medicare.

Again, our new bill, The Medicare Early Access and Tax Credit Act of 2001 supplements our previous versions of this legislation by incorporating a new 50 percent tax credit that would be attached to each of the three programs. Thus, the actual cost to the enrollees would be substantially less than the cost under the proposals in last year's legislation.

Affordability is a key component of expanding health insurance coverage. Adding a tax credit to the programs increases their affordability so that more people age 55 and older can take advantage of the program. Last year's analysis from the Congressional Budget Office and the Joint Committee on Taxation, indicated that more than 500,000 currently uninsured people would gain health insurance coverage by enactment of the Medicare Early Access and Tax Credit Act if the tax credit were 25 percent. Because this legislation increases the tax credit to 50 percent, we can forecast much higher participation rates.

The Medicare Early Access Act and Tax Credit Act isn't the total solution for people age 55–64 who lack access to health insurance coverage. However, if passed, it would make available health insurance options for these individuals at much less than the cost of what is available today. This is a meaningful step forward in expanding health insurance

coverage to a segment of our population that is quickly losing coverage in the private sector. The Medicare Early Access and Tax Credit Act is legislation that we should be able to agree upon and to enact so that people age 55–64 have a new, viable option for health insurance coverage. I look forward to working with my colleagues on both sides of the aisle and in the House and Senate to enact the Medicare Early Access and Tax Credit Act.

A more detailed summary of the legislation follows:

MEDICARE EARLY ACCESS AND TAX CREDIT ACT

(Please note: all numbers below are based on CBO/Joint Committee on Taxation analysis of the legislation in 2000. We will have updated figures once the new version of the bill is analyzed.)

TITLE I: HELP FOR PEOPLE AGED 62 TO 65

62–65 year olds without health insurance may buy into Medicare by paying monthly premiums and repaying any extra costs to Medicare through deferred premiums between ages 65 to 85.

Starting July, 2002, the full range of Medicare benefits (Part A & B and Medicare+Choice plans) may be brought by an individual between 62–65 who has earned enough quarters of coverage to be eligible for Medicare at age 65 and who has no health insurance under a public plan or a group plan. (The individual does not need to have exhausted any employer COBRA eligibility).

A person may continue to buy-into Medicare even if they subsequently become eligible for an employer group health plan or public plan. Individuals move into regular Medicare at age 65.

Financing: Enrollees must pay premiums. Premiums are divided into two parts:

(1) Base Premiums of about \$326 a month payable during months of enrollment between 62 and 65, which will be adjusted for inflation and will vary a little by differences in the cost of health care in various geographic regions, and

(2) Deferred Premiums which will be payable between age 65–85, and which are estimated to be about \$4 per month in 2005 for someone that participated for the full three years. The Deferred Premium will be paid like the current Part B premium, i.e., out of one's Social Security check.

Note, the Base Premium will be adjusted from year to year to reflect changing costs (and individuals will be told that number each year before they choose to enroll), but the 20 year Deferred Premium will not change from the dollar figure that the beneficiary is told when they first enroll between 62–65—they will be able to count on a specific dollar deferred payment figure.

The Base Premium equals the premium that would be necessary to cover all costs if all 62–65 year olds enrolled in the program. The Deferred Premium repays Medicare for the fact that not all will enroll, but that many sicker than average people are likely to voluntarily enroll. The Deferred Premiums ensure that the program is eventually full financed over roughly 20 years.

TITLE II: HELP FOR 55 TO 62 YEAR OLDS WHO LOSE THEIR JOBS

55–62 year olds who are eligible for unemployment insurance (and their uninsured spouses) may buy into Medicare through a premium.

The full range of Medicare benefits may be bought by an individual between 55–62 who: (1) has earned enough quarters of coverage to be eligible for Medicare at age 65; (2) is eligible for unemployment insurance; (3) before lay-off had a year-plus of employment-based

health insurance; and (4) because of the unemployment no longer has such coverage or eligibility for COBRA coverage.

A worker's spouse who meets the above conditions (except for UI eligibility) and is younger than 62 may also buy-in (even if younger than 55).

The worker and spouse must terminate buy-in if they become eligible for other types of insurance, but if the conditions listed above reoccur, they are eligible to buy-in again. At age 62 they must terminate and can covert to the Title I program. Non-payment of premiums is also cause for termination.

There is a single monthly premium roughly equal to \$460 that will be adjusted for inflation. It must be paid during the time of buy-in; there is no Deferred Premium. This premium is set to recover base costs plus some of the cost created by the likely enrollment of sicker than average people.

TITLE III: HELP FOR WORKERS 55+ WHOSE
RETIREE BENEFITS ARE TERMINATED

Workers age 55+ whose retirement health insurance is terminated by their employer may buy into their employer's health insurance for active workers at 125% of the group rate (this is an extension of COBRA health continuation coverage—not a Medicare program).

This Title is an expansion of the COBRA health continuation benefits program. If a worker and dependents have relied on a company retiree health benefit plan, and that protection is terminated or substantially slashed during his or her retirement, but the company continues a health plan for its active workers, then the retiree may buy-into the company's group health plan at 125% of cost. They can remain in that plan, paying 125% of the premium, until they are eligible for Medicare at age 65.

TITLE IV: TAX CREDITS

Creates a new, federal tax credit equal to 50% of the amount paid by an individual for any of the three new programs described above. Thus the actual cost of participation will be half of the dollar amounts described above. This tax credit assures much greater participation levels because it dramatically lowers the monthly premiums.

HONORING MODESTO CHRISTIAN
SCHOOL'S BOYS BASKETBALL
TEAM

HON. GARY A. CONDIT

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 27, 2001

Mr. CONDIT. Mr. Speaker, I rise to recognize Modesto Christian High School boys basketball team. On March 17, Modesto Christian High School played against Mater Dei of Santa Ana for the CIF Division I State Basketball Championship.

Though the Crusaders were narrowly defeated, 57–54 their efforts under the leadership of Coach Gary Porter cannot go unnoticed. This team has inspired people throughout my district. The Crusaders posted an impressive 34–4 record in its first season of Division I—the highest level of high school basketball in California. Coach Porter has developed an outstanding program that has set an example throughout the state and nation. His encouraging his players to be their best is a staple at Modesto Christian High School.

The championship game was senior Chuck Hayes' final game for the Crusaders where he

had a game high 18 points and 20 rebounds. Hayes has been called the greatest high school player to come from this area. According to the Modesto Bee, "Hayes' ability to take this game to another level against the best the state had to offer is what separated him from the rest." Hayes is not only an example on the court but off as well. His reputation is impeccable.

Mr. Speaker, sometimes winning in life is more important than the points a team scores in a particular game. The Crusaders have proven that teamwork, dedication and integrity are key components to success not only in basketball, but also in life. It is an honor for me to recognize the winners at Modesto Christian for an outstanding season. These young men represent the Central Valley's best to the state.

I ask my colleagues to rise and join me in honoring the Modesto Christian Crusaders: Jon Crenshaw; Chuck Hayes; Miles Scott; Brian Donham; James Noel; Richard Midgley; Marc Pratt; Jeff Porter; Josh Bouck; Kevin Bonner; Beau Brummell; Bobby Cole, Jr.; Marshall Meyers; William Patterson; and Davis Paris.

IN HONOR OF JUSTICE ALICE
ROBIE RESNICK

HON. DENNIS J. KUCINICH

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 27, 2001

Mr. KUCINICH. Mr. Speaker, I rise today to recognize Alice Robie Resnick, Justice of the Supreme Court of Ohio, who is being honored by the Cuyahoga County Democratic Party at their annual dinner this year.

Justice Resnick is a graduate of Siena Heights College, and the University of Detroit Law School. Serving as Assistant Prosecutor for Lucas County, she tried more than one hundred serious felony cases including ten death penalty cases. In 1982, she became the first woman elected to the Sixth District Court of Appeals. Justice Resnick became the second woman in history to be elected to the Ohio Supreme Court in 1988.

Justice Resnick has a long history of devotion to public service. She helped to form Toledo Crime Stoppers, Inc. and continues to serve on their Board of Trustees. As Chairperson of Safety on the Streets, she has spoken extensively on crime prevention. In 1991, she prompted the Ohio Bar Association and the Ohio Supreme Court to form the Joint Task Force on Gender Fairness, which she co-chaired. Justice Resnick wrote two Supreme Court opinions, continuing her work to improve the lives and welfare of women in Ohio: *State v. Koss*, regarding battered women syndrome, and *Kerans v. Porter Paint Co.*, which dealt with sexual harassment issues.

In addition to recognition from The Cuyahoga County Democratic Party, Justice Resnick received the Outstanding Judicial Service Award from the Ohio Academy of Trial Lawyers and the Judicial Excellence Award from the Mahoning Valley Women's Political Caucus in 2000. She was also named 1990 Woman of the Year of the Columbus Branch of the American Association of University Women.

Justice Resnick is married to Judge Melvin Resnick of the Sixth District Court of Appeals. She has three step children and six grandchildren.

My fellow colleagues, please join me today in recognizing the many accomplishments of Justice Alice Robie Resnick, a woman dedicated to public service.

IN HONOR OF FRANKLIN G. SMITH,
THE FIRST SUPERINTENDENT OF
THE CHAMIZAL NATIONAL MEMORIAL

HON. SILVESTRE REYES

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 27, 2001

Mr. REYES. Mr. Speaker, I rise today to recognize a great American. Mr. Franklin G. Smith passed away Wednesday, March 14, 2001 in El Paso, Texas. He has been a resident of El Paso since 1971. Mr. Smith was born in Pueblo, Colorado. He attended Pueblo Junior College, obtained his Bachelor's Degree from the University of Arizona, and performed graduate work at the University of Arizona. He served with honor in the United States Army from 1944–1946. I would like to express my heartfelt sorrow to his lovely wife, Mary Pauline Smith of El Paso, and his daughter Alison Diane Olson and grand daughter Amber Marie Olson.

Mr. Smith was a 42-year veteran of the National Park Service and was the first superintendent of the Chamizal National Memorial in my district. He had a distinguished career which began in 1948 as a Seasonal Park Archeologist at Mesa Verde. From there he worked as a Seasonal Park Naturalist for four summers at the Grand Canyon; Tumacacori National Monument, Arizona; and Carlsbad Caverns National Park in New Mexico. He then served as an Assistant to the Chief of Archeology here in Washington and as a Regional Museum Curator in the Southwest Regional Office in Santa Fe, New Mexico. Mr. Smith also served as the Superintendent of Fort Davis National Historic Site in Ft. Davis, Texas and, finally, as the Superintendent of Chamizal National Memorial until 1990. He was awarded the Department of Interior Distinguished Service Award for 40 years of service.

Mr. Smith was a great lover of history, music, and museums and was responsible for the development of the nationally recognized Border Folk Festival and the Siglo del Oro Spanish Drama Festival that takes place at the Chamizal National Memorial every year.

Mr. Smith was a Fellow of the Company of Military Historians, corresponding member of the Hispanic Society of America, member of the American Association of Museums and a member of the El Paso County Historical Society (where he received a distinguished service award). He was a respected military historian and loved nothing better than to perform military music for others.

Mr. Smith possessed a true love of nature, culture and history and devoted the majority of his life to the preservation, protection and interpretation of our national heritage. He was a symbol of the mission of the National Park Service and influenced, guided, educated and inspired countless numbers of students to become National Park Service rangers.