

Too many credit card issuers are granting new cards without adequately verifying the identity of the applicant. Putting some teeth into fraud alerts will curb irresponsible granting of credit.

I also would have reintroduced a provision from the Identity Theft Prevention Act of 2000, requiring that the Federal Trade Commission, FTC, develop a Model Reporting Form for victims to send to creditors.

However, I am pleased to report that the FTC, encouraged by last year's identity theft bill, has drafted this model form.

The new form will be launched in the next several weeks, and will be accepted by the three major credit bureaus as well as several major financial institutions. It will reduce substantially the paperwork burden on identity theft victims who otherwise would have to file literally dozens of reports of fraud.

The simple, concrete proposals of this bill are necessary because financial institutions are the stewards of personal financial data. They have unique access and control over the most sensitive personal information like one's bank account balance or one's credit card number. With this unique access comes a responsibility.

Some may question why Congress needs to impose tighter information practices on banks and credit bureaus to address the identity theft crisis. After all, it is true that banks are on the hook for any personal credit losses over \$50 due to fraud.

Presumably, if banks were losing excessive amounts of money due to identity theft, they would tighten their information practices. However, the problems that face identity theft victims are independent of market forces.

So much of identity theft victims' suffering comes from sources other than credit card losses.

For example, victims often face extreme difficulties clearing their damaged credit, or even a criminal record, caused by the thief. The typical victim of identity theft spends over 175 hours over two years to clear his name.

This legislation has earned the widespread support from a number of consumer and victims groups including the Identity Theft Resources Center, the Privacy Rights Clearinghouse, Consumers Union, U.S. PIRG, and Consumer Federation of America.

The Identity Theft Prevention Act of 2001 requires financial institutions to take some simple precautions to prevent identity fraud and protect a person's good name.

Verifying a credit applicant's address, complying with "fraud alerts", notifying credit card holders of unusual requests for new cards, and truncating credit numbers on receipts are all measures that will make it harder for criminals to engage in identity fraud.

It is appropriate and necessary for financial institutions to take these steps. These companies have a respon-

sibility to prevent fraudsters from using their services to harm the good name of other citizens. Moreover, in this complex, information-driven society, consumers simply can't protect their good name on their own.

Mr. SHELBY. Madam President, I am pleased to join Senator FEINSTEIN in introducing the "Identity Theft Prevention Act of 2001."

Unfortunately, with the growth of electronic commerce, there has been a corresponding growth in the number of high tech crimes. In fact, identity theft is now the fastest growing crime in the United States. Over the last few years, identity thieves have stolen billions of dollars from hundreds of thousands of people.

The difficulties for victims of identity theft do not simply end after the crime that has been committed. It can take years and considerable effort for victims to clear their names, reestablish their credit histories and get themselves back on their feet. In some cases, the crime never ends: stolen personal information is used repeatedly by numerous thieves placing individuals in an endless cycle of victimization.

The "Identity Theft Prevention Act of 2001" is intended as a first step towards combating this devastating crime. The legislation requires new, common sense measures such as: notifying a credit card holder of a request for an additional card or request to change an address; requiring consumer approval prior to the issuance of credit; and truncation of credit card account numbers on print-out receipts. These provisions are intended to reduce the opportunities of thieves to obtain the consumer data they use to commit fraud in the first place.

Additionally, in an effort to ease the considerable burdens the crime places on its victims, the bill makes it easier for consumers to report fraud and for them to quickly restore their credit history after they have been targeted.

The seriousness of the crime of identity theft has already been well documented in economic terms: hundreds of thousands of people have lost billions of dollars. However, the crime causes additional losses that far exceed the economic ones. An identity theft victim can lose his or her hard-earned good name and reputation in a matter of seconds. I believe Senator FEINSTEIN's bill will help prevent such assaults and it will help those who are victimized restore their credit record and their reputation more quickly. I am pleased to be an original cosponsor of this bill.

By Mr. KENNEDY:

S. 1402. A bill to amend title 10, United States Code, to fully integrate the beneficiaries of the Individual Case Management Program into the TRICARE program, to provide long-term health care benefits under the TRICARE program and otherwise to improve the benefits provided under the TRICARE program, and for other

purposes; to the Committee on Armed Services.

● Mr. KENNEDY. Madam President, today, I am introducing legislation to ensure that disabled family members of our active duty military have greater access to the health care they deserve.

Early last year, a young man in the United States Air Force drove over 12 hours with his wife and disabled 4 year old daughter to testify about how important it was to make Medicaid more accessible. Why? Because the military health care system does not provide for his daughter's needs, and Medicaid does. But, in order to continue her eligibility for Medicaid, this service member could not accept his promotion to the next rank.

No member of the Armed Forces, who risk their lives for our country should ever be put in a position of having to decide between health care for their disabled child and doing their job for our country. Nor should these families have to rely on Medicaid to find health care that works. This bill corrects the injustices these families have suffered. The TRICARE Modernization Act integrates services for disabled dependents into the basic military health benefit program, so that no medically necessary services can be denied. It allows disabled dependents to receive care that is necessary to maintain their functions and prevent further deterioration of their disability. It provides skilled nursing care as long as is necessary, and is coordinated with Medicare. And, it authorizes respite care, hearing aids, and other therapies to help a disabled person stay or become independent.

We know how far we have come in the ongoing battle over many decades to guarantee that disabled people have the independence they need to be participating members of their communities. Our military families with disabled dependents should not be denied that opportunity.

Enactment of this legislation is one of the most significant steps we can take in this Congress. It offers a new and better life to large numbers of military families. It gives servicemen and women, and their disabled family members, the health care they need. And, most important for active duty military members and their families, it ensures that disability need no longer end the American dream.●

AMENDMENTS SUBMITTED AND PROPOSED

SA 1481. Mr. THOMPSON proposed an amendment to the bill S. 149, to provide authority to control exports, and for other purposes.

SA 1482. Mr. HELMS submitted an amendment intended to be proposed by him to the bill S. 149, supra; which was ordered to lie on the table.

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vide authority to control exports, and for other purposes; as follows:

On page 232, strike lines 16 through 18, and insert the following:

(1) AGREEMENT OF THE APPLICANT; COMPLEXITY OF ANALYSIS; NATIONAL SECURITY IMPACT.—

(A) AGREEMENT OF THE APPLICANT.—Delays upon which the Secretary and the applicant mutually agree.

(B) COMPLEXITY OF ANALYSIS.—The reviewing department or agency requires more time due to the complexity of the analysis, if the additional time is not more than 60 days.

(C) NATIONAL SECURITY IMPACT.—The reviewing department or agency requires additional time because of the potential impact on the national security or foreign policy interests of the United States, if the additional time is not more than 60 days.

SA 1482. Mr. HELMS submitted an amendment intended to be proposed by him to the bill S. 149, to provide authority to control exports, and for other purposes; which was ordered to lie on the table; as follows:

On page 218, beginning with line 4, strike all through line 7, and insert the following:

(c) EFFECTIVE DATE OF TERMINATION.—The termination of an export control pursuant to this section shall take effect 30 days after the President has consulted with the Committee on Foreign Relations of the Senate and the Committee on International Relations of the House of Representatives on the foreign policy implications of such termination. Notice of the termination shall be published in the Federal Register.

SA 1483. Mr. HELMS submitted an amendment intended to be proposed by him to the bill S. 149, to provide authority to control exports, and for other purposes; which was ordered to lie on the table; as follows:

On page 210, beginning on line 13, strike all through line 20, and insert the following:

(1) CONSULTATION; REPORT.—The President shall consult with the Committee on Foreign Relations and the Committee on Banking, Housing, and Urban Affairs of the Senate, and the Committee on International Relations of the House of Representatives, regarding any export control proposed under this title. The Secretary of State shall submit a report to the Committee on Foreign Relations of the Senate and the Committee on International Relations of the House of Representatives describing efforts to achieve or increase multilateral cooperation on the issues or problems underlying the proposed export control.

SA 1484. Mr. HELMS submitted an amendment intended to be proposed by him to the bill S. 149, to provide authority to control exports, and for other purposes; which was ordered to lie on the table; as follows:

On page 207, line 3, strike “in consultation with” and insert “with the concurrence of”.

SA 1485. Mr. HELMS submitted an amendment intended to be proposed by him to the bill S. 149, to provide authority to control exports, and for other purposes; which was ordered to lie on the table; as follows:

On page 188, line 1, after the period insert the following: “The Secretary shall provide notice to Congress whenever the country tiers are reassigned.”

SA 1486. Mr. HELMS submitted an amendment intended to be proposed by

TEXT OF AMENDMENTS

SA 1481. Mr. THOMPSON proposed an amendment to the bill S. 149, to pro-