

THE CRISIS OF THE UNINSURED

HON. CHARLES B. RANGEL

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 11, 2002

Mr. RANGEL Mr. Speaker, today America faces a crisis that affects more than 40 million people. This is the number of Americans who are currently without health insurance. Additionally, if we account for the number of people who have insurance but are underinsured, then we arrive at a far more disturbing number. Let's face it. The health care system as we know it is falling far short of its goals.

During a time in which the economy is lagging and health care prices are rising, companies are having to make cutbacks and consumers are having to choose between health coverage and meeting their daily needs. For example, when faced with the choice of paying for a vehicle needed to get to work each day or for expensive health care coverage, millions opt to forgo their health in favor of a much needed paycheck.

On the other hand as business profits have been decreasing substantially, employers can no longer afford to offer employees lower prices for health insurance. This means that businesses feel the pressure to pass the health care bill on to employees. Since 74% of the U.S. population is covered by private health care insurers, mostly provided by the workplace, this means that most consumers will feel the squeeze of skyrocketing health care premiums.

Why is it so important that we insure all Americans? Lack of health care drastically affects access to proper medical treatment. Since the uninsured are less likely to have regular health care treatment, their level of health is lower on average compared to the insured. People without health insurance tend to allow medical problems to go untreated because they cannot afford doctor visits or recommended medications. More than a third of uninsured adults say they have not filled a drug prescription in the past year due to cost. More than a third did not get a medical test or treatment that had been recommended.

The uninsured do not normally have access to preventative care, which may mean the difference between catching cancer in its early, treatable stages as opposed to a stage in which the cancer is incurable. For example, uninsured women diagnosed with breast cancer are more likely to die from it because they have a much greater chance of being diagnosed with late-stage cancer.

We must address the problem of the uninsured because this health care crisis also affects the decisions of health care providers. Under the current system of competitive managed care, physicians are often forced to choose between giving proper treatment to the uninsured (risking uncompensated care) and not providing adequate treatment (risking the life of the patient). To alleviate this problem, the uninsured are often required to pay for services "up front." This requirement causes uninsured individuals to either wait until they can afford treatment or charge their medical bills to credit cards, potentially building debt that may take years to pay.

Another problem evident in the current health care system is that minorities disproportionately represent the uninsured. Roughly a

third of Hispanic and Native Americans are uninsured. About 20% of African Americans and Asians are uninsured compared to 11% of whites.

The poor and near-poor are also much more likely to be without health insurance. If it were not for Medicaid, many more of the poor would be uninsured and would have reduced access to medical care. Yet Medicaid does not cover a significant number of the near-poor. Since nearly 60% of the uninsured at or below the poverty level have at least one worker in the family, many near-poor individuals earn too much to qualify for Medicaid. It is evident that we must work to narrow the gaps of health care coverage disparities along racial and socioeconomic lines.

We can no longer sit back and hope that the problems within the current health care system correct themselves. It is imperative that we rise together in a bipartisan effort to address the health care crisis of the uninsured. We must find a solution before this crisis grows to affect additional millions of Americans.

INDIA AND IRAQ: "STRATEGIC PARTNERS" STRENGTHEN TRADE TIES WITH OIL DEAL

HON. DAN BURTON

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 11, 2002

Mr. BURTON of Indiana. Mr. Speaker, India calls itself "the world's largest democracy" and it claims it is a partner in the fight against terrorism, yet it just signed an agreement to strengthen its trade ties with one of the nation's major sponsors of terrorism, Iraq. According to the British Broadcasting Company (BBC), Amir Muhammad Rasheed, the Iraqi Oil Minister, called India a "strategic partner."

Under the agreement, India will provide medicine, wheat, rice, railway equipment, and turbines for electrical generators to Iraq. In addition, India, Iraq, and Algeria are in the final stages of an agreement to drill oil in the southern part of Iraq. Mr. Rasheed's counterpart, Indian Oil Minister Ram Naik, said that India opposes the sanctions on Iraq.

On May 18, 1999, the Indian Express reported that Indian Defense Minister George Fernandes organized and led a meeting with the Ambassadors from Iraq, Red China, Cuba, Russia, Serbia, and Libya to discuss setting up a security alliance "to stop the U.S." This demonstrates that many in India do not view America as an ally, but instead, view us as an enemy. Apparently, these people are even willing to support America's enemies.

The time has come for the United States to recognize the truth about India. India has a long way to go before it can be considered an American ally. It is a supporter of terrorist regimes and a practitioner of terrorism itself. It has already been placed on the State Department's watch list of violators of religious freedom. Now it is time to impose appropriate sanctions on India. We should immediately cut off all American aid to India, and we should declare our support for the self-determination movements in South Asia, such as those in Kashmir, in Punjab, Khalistan, and in Nagalim, among others. If India is going to support terrorism around the world, it is not worthy of the

support of the hard-working, freedom-loving people of the United States.

Mr. Speaker, I would like to place the BBC report on the India-Iraq deal into the RECORD at this time for the information of my colleagues and the American people.

IRAQ AND INDIA TIES WARMED BY OIL DEALS

Iraq and India have signed an agreement to boost trade ties, especially in the oil sector.

Indian Oil Minister Ram Naik told a press conference that the Indian oil firm Oil Natural Gas Corporation Limited (ONGC) would soon open offices in Baghdad.

Mr. Naik added, after meeting his Iraqi counterpart Amir Muhammed Rasheed, that "work was progressing" on an ONGC oil concession in southern Iraq.

Iraq has awarded Indian companies a number of contracts under the United Nations "oil-for food" programme, in return for India's diplomatic support.

The programme allows Iraq to bypass sanctions imposed for its 1990 invasion of Kuwait and use oil revenues to buy food and humanitarian goods.

The U.S. has classified Iraq as a member of the "axis of evil" while it has strengthened relations with India to prosecute the war in Afghanistan.

STRATEGIC PARTNER

After meeting with Iraqi President Saddam Hussein on Saturday, Mr. Naik said that India opposed the sanctions on Iraq, and called for them to be ended immediately.

Mr. Rasheed described India as a "strategic partner".

"We have entered new projects in railways, oil and gas, health and industry in addition to technical co-operation and this will give a boost to the economic relations of the two countries, which in consequence will be reflected on the volume of trade exchange," Mr. Rasheed said.

Under the agreement, India is to supply Iraq with medicine, wheat, rice railway equipment and turbines for electricity generations.

Mr. Rasheed said trade between Baghdad and New Delhi under an "oil-for-food" deal with the UN had reached \$1.1 bn.

EXPANDING OIL INTERESTS

Iraq, India and Algeria are "in the final state" of a deal to start exploring and drilling the Tuba oil field between Zubair and Rumaila in the south of the country.

"It is a consortium between Indian companies and the Algerian Sonatrach Company, and we hope to realize it by the end of summer," Mr. Rasheed was quoted as saying in the ruling Baath party's Al-Thawra newspaper.

The field was being developed by Iraq until the 1991 Gulf War, when storage facilities were destroyed.

ONGC is awaiting approval from its board to invest approximately \$63m in Iraq.

India, which imports more than two-thirds of its crude oil requirement, has been seeking foreign sources as domestic output matures.

Last month it took over a concession in Sudan from Canadian oil company Talisman.

INTRODUCTION OF THE CHILDREN'S ACCESS TO ORAL HEALTH ACT

HON. JOHN D. DINGELL

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 11, 2002

Mr. DINGELL. Mr. Speaker, tooth decay is the most prevalent chronic childhood disease;

it is five times more common than asthma, and seven times more common than hay fever. Without proper treatment, dental caries (tooth decay) can result in serious infection, pain, and swelling, interfering with the ability to eat or drink, and, in severe cases, sleep or school performance.

Unfortunately, low-income children suffer disproportionately from oral disease. While dental care is covered for children in Medicaid, and most states opt to cover it for children in Children's Health Insurance Programs (CHIP), merely covering services does not guarantee children will have access to them. Low participation by providers, program barriers, and parent's lack of knowledge about the importance of early dental care and prevention have greatly contributed to the disproportionate number of low-income children who suffer from tooth decay.

Such problems can be overcome. Recent demonstration projects have shown that increased attention to the issue coupled with expanded federal support can go a long way toward ensuring low-income children have access to quality oral health care. My home state of Michigan is an example of where change has begun to take hold.

Michigan tried a new approach to dental coverage when they implemented a dental benefit for their SCHIP program. Not surprisingly, by paying dentists market rates, simplifying billing procedures, and requiring that plans prohibit participating dentists from discriminating against SCHIP patients, access and utilization soared to levels never seen under Medicaid. Between 70–90% of dentists participated in the plan networks and nearly three-quarters of children received a dental visit in a year. In comparison, in the Medicaid program where similar changes were not undertaken, only 27% of dentists participated and barely a quarter of Medicaid children had a dental visit. The State of Michigan has had the common sense to expand this effort to Medicaid through a demonstration project and the results have been similar.

All children, however, regardless of where they get their health insurance, should be able to count on quality dental care. That is why Congressman Upton and I are introducing the "Children's Access to Oral Health Act," a bill that will provide incentives and new flexibility to states to encourage them to improve and expand the provision of dental care to low-income children.

The Children's Access to Oral Health Act establishes improved dental care for low-income children as a priority within the Department of Health and Human Services by establishing a dental health initiative led by a newly created Chief Dental Officer for Medicaid and CHIP. The legislation provides grant funding for states to undertake outreach and improve coordination in the dental care provided through these programs, as well as to improve provider reimbursement rates to secure adequate access to services for these children. The legislation also provides grants to improve the delivery of pediatric dental services through community health centers, public health departments, and the Indian Health Service to address problems in areas facing a shortage of dental professionals.

Finally, the legislation ensures that dental care is a part of the core benefits package of the SCHIP program and gives states the flexibility to provide dental coverage (or supple-

mental additional benefits or cost sharing) for children in families who meet SCHIP income requirements but who have private insurance which is inadequate in these areas. For every child who lacks health insurance coverage, there are 2.6 children who do not have dental coverage. This problem is concentrated among low-income families but currently states' hands are tied and they cannot supplement inadequate private insurance with SCHIP coverage.

I believe the Children's Access to Oral Health Act will go a long way in terms of improving dental services for children and in reducing the dental caries among low-income children. Michigan, like a number of other states, has made significant progress in this area, but much more can be done. The gains made in the Michigan SCHIP program should be expanded to children who have coverage through Medicaid. States that have not focused as much attention on this problem can be encouraged to do so. This bill will provide incentives, resources, and new flexibility for states to tackle this problem. I look forward to working with my colleague Mr. Upton as well as our friends in the dental community, like Dr. Dan Briskie, in moving this legislation forward.

VFW VOICE OF DEMOCRACY PROGRAM COMPETITION

HON. FRANK R. WOLF

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 11, 2002

Mr. WOLF. Mr. Speaker, each year the Veterans of Foreign Wars (VFW) of the United States and its Ladies Auxiliary conduct the Voice of Democracy audio-essay scholarship competition designed to give high school students the opportunity to voice their opinion on their civic responsibility to our country.

The program is now in its 55th year and requires high school student entrants to write and record a three-to five-minute essay on an announced patriotic theme. This year over 85,000 secondary school students participated in this contest competing for the 58 national scholarships. The contest theme was "Reaching Out to America's Future."

I am pleased to announce that Elizabeth Buckner from the 10th District of Virginia has been named a national winner in the 2002 Voice of Democracy Program and the recipient of the \$1,000 Roy Chandler VFW Post 762 and Ladies Auxiliary Award. Elizabeth, a senior at Clarke County High School, is the daughter of Larry Buckner and Michele Worthing. She was sponsored by VFW Post 9760 and its Ladies Auxiliary in Berryville, Virginia.

Mr. Speaker, I would like to share Elizabeth's scholarship-winning essay with our colleagues:

2001-2002 VFW VOICE OF DEMOCRACY SCHOLARSHIP CONTEST—REACHING OUT, TO AMERICA'S FUTURE

(By Elizabeth Buckner)

Imagine if you will, the year 2020. The intense winter sun is fading on the city of New York and a light dusting of snow glistens on the sidewalk. As you hurry home from work, you stop inside a small bakery where the warmth and the aroma of holiday cookies surrounds you. Initially the sound of jumbled words is all that you hear, but soon you

can distinguish between the different voices and various languages that have entranced you. First Italian, then Arabic and Chinese. Although, you cannot understand the words, the emotions of excitement and joy are universal. And as you slowly make your way home in this city, which is alive with energy and hope, you read the newspaper and think about all the events, some memorable, some already forgotten, that have transpired today in this great nation.

Although this episode may seem ordinary and insignificant; in actuality, it is a phenomenon, made only more significant because it is common and widespread in this country. This episode is a vision of America's future, where prosperity, freedom and diversity flourish.

Today, the United States is a country of unparalleled prosperity and security. Our nation celebrates pluralism in, culture, language, religion and custom. It is the land of freedom of expression, freedom of belief, freedom of information, and freedom of opportunity.

Each day, however, we are faced with a difficult question. How can we, both as individuals and as a society, reach out to this vision of the future, and how can we guarantee that the country our posterity will come to know is ever greater than the one we have experienced?

The answer to this question, the only one that can be given, is through the present. The future can only ever be built on the events of the past and the present. So the question becomes, not how can we, but how are we already reaching out to America's future?

The ways in which we are reaching out to America's future are:

1. By exercising the rights we are guaranteed in the Constitution
2. By educating our children and instilling them with the values that we cherish
3. By defending our country and our way of life against outside attacks
4. By embracing our freedoms and our diversity

First, we as individuals, are exercising the fights that are guaranteed to us in the Constitution. For example, on November 6th, millions of U.S. citizens went to the polls to take part directly in our government and its processes. By voting, and helping to elect our representatives at both the state and federal levels, we are helping to influence the future of legislature and our country.

Secondly, we as a society realize that our children are our future. Everyday we strive to provide them not only with an economically sound, but also a healthy and happy future. In order to achieve this goal, we guarantee our children a public education, we help provide health care, and we instill our values of freedom, patriotism and equality in them.

Third, currently our country is fighting a war for our future. We are fighting for our freedom, and defending our country against the ineffable attack that our nation experienced on September 11th. We are fighting in order to ensure that our children and our grandchildren will know the peace and the prosperity that we have enjoyed for so long.

Lastly, we are currently embracing the diversity in our own culture. We are witnesses of this diversity. We worship in the churches, temples, and mosques; we speak and hear the different languages, and we observe the contrasting beliefs and opinions presented by the media. By acknowledging our differences, and by protecting our civil liberties today, we are ensuring that in the future, the citizens of our country will know and will accept such diversity and will experience and enjoy such freedom.

In conclusion, the only way that we can truly reach out to America's future is to affirm our principles of freedom and equality