

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, steps 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 program with a proven track record that works. That's exactly what the Medicare Early Access Act does for people age 55 through 64.

As we all know, the baby-boomers are quickly approaching retirement, and health insurance is a major concern. Unfortunately, retiree health benefits have vanished or are quickly disappearing, leaving people with few or no affordable coverage options. A recent employer survey suggests that only 38 percent of large employers offer any type of retiree health benefits. Other recent research shows that 10 percent of the largest employers terminated all subsidized health benefits for future retirees in 2003.

With shrinking retiree benefits and no affordable options available in the individual market, people age 55 through 64 are often uninsured or gravely underinsured. Besides the 3.5 million uninsured between ages 55–64, another 3 million are forced to buy inadequate, overpriced coverage in the individual market. Most near elderly cannot purchase individual coverage because age rating and other underwriting techniques result in excessive premiums. Those that are even offered coverage are often required to pay astronomical deductibles and co-pays, or are severely limited by pre-existing condition exclusions.

In 1965, Medicare was specifically designed to provide coverage for those the market would not insure. Today we have the opportunity to expand on the original purpose of Medicare by providing access to people the market does not adequately cover. The Medicare Early Access Act would reduce the number of uninsured, provide better coverage for the underinsured, and improve the health status of this vulnerable population without harming Medicare or other insurance markets.

That's why the Medicare Early Access Act makes so much sense. It would allow people in this cohort to buy into Medicare and enjoy the exact same benefits available to all other Medicare beneficiaries. Premiums for these new participants would be based on actuarial calculations of the cost of providing services to the population. There would be no effect on the Medicare trust fund because premiums will cover the entire cost of services provided.

To ensure premiums are affordable, the bill provides a 75 percent advanceable, refundable tax credit. Thus, participants would pay a monthly premium equal to 25 percent of the cost of the program—an amount similar to what employed individuals pay for their health benefits.

I am pleased to report that advocacy organizations representing consumers and seniors agree with us. The Medicare Early Access Act has been endorsed by The Leadership Council of Aging Organizations (LCAO) which is a coalition of national nonprofit organizations concerned with the well-being of America's older population and committed to representing their interests in the policy-making

arena. I would like to thank the 27 members of the LCAO who signed a letter in support of the Medicare Early Access Act. The full text of their letter appears at the end of my statement.

In our quest to reduce the number of uninsured Americans, the Medicare Early Access Act, is a great start. This bill would provide affordable, comprehensive coverage to the most vulnerable uninsured who have few, if any, health insurance options in the current marketplace. The system necessary to implement this bill is already in place; all we have to do is agree the uninsured deserve viable coverage options. I look forward to working with my colleagues on both sides of the aisle to enact this proposal.

#### THE MEDICARE EARLY ACCESS ACT BILL SUMMARY

##### ELIGIBILITY

Starting January 2005, individuals age 55–64 who do not have access to coverage under another public or group health plan are eligible to purchase Medicare. Enrollees will receive the full range of Medicare benefits. Participants are not required to exhaust employer-based COBRA coverage before choosing the Medicare buy-in option. At age 65, buy-in participants move into regular Medicare.

In addition, because employers are dropping retiree health benefits at an alarming rate, early retirees who have access to retiree health coverage may also participate, and their employers can wrap around the Medicare benefit.

##### PREMIUMS

Enrollees must pay a premium to receive Medicare coverage. The premium will be set by the Centers for Medicare and Medicaid Services at the actuarial level necessary to cover the full cost of services provided to the buy-in population. The premium will be adjusted annually to ensure its accuracy.

##### TAX CREDIT

Program enrollees receive a 75 percent refundable, advanceable tax credit to offset premium costs. Thus, participants in the Medicare buy-in are only personally responsible for their 25 percent of the monthly premiums. The tax credit is modeled on the payment mechanism created by the Trade Adjustment Assistance (TAA) health care tax credit for displaced workers, which was enacted in 2002.

##### FINANCING

Premiums are deposited in a new Medicare Early Access Trust Fund. Participant premiums and tax credits are transferred to the Early Access Trust Fund to pay for Medicare services, ensuring this new program does not financially affect Medicare.

#### LEADERSHIP COUNCIL OF AGING ORGANIZATIONS, Washington, DC, May 5, 2004.

Hon. SHERROD BROWN,  
Hon. PETE STARK,  
Member of Congress,  
Washington, DC.

DEAR REPRESENTATIVES BROWN AND STARK: The undersigned members of the Leadership Council of Aging Organizations (LCAO) strongly endorse the bill you proposed to help individuals age 55–64 years buy into the Medicare program at an affordable price.

Older Americans who are not yet eligible for Medicare have a difficult time finding affordable health care and in some cases may find that no insurer will cover them at a time in their life when they most need health insurance protection.

Your bill, which combines the efficiency of Medicare's mass market purchasing power with the affordability provided by refundable tax credits, effectively solves one of our nation's toughest uninsured problems.

We wish you success in this important legislative effort, and we will be happy to work with you and your co-sponsors in promoting its passage.

Sincerely,  
AFSCME Retiree Program.  
Alliance for Retired Americans.  
American Association for International Aging.  
American Association of Homes and Services for the Aging.  
American Federation of Teachers Program on Retirement & Retirees.  
American Foundation for the Blind.  
American Public Health Association.  
Association for Gerontology and Human Development in Historically Black Colleges and Universities.

Association of Jewish Aging Services of North America.  
B'nai B'rith International.  
Catholic Health Association.  
FamiliesUSA.  
Gray Panthers.  
International Union, UAW.  
National Asian Pacific Center on Aging.  
National Association for Hispanic Elderly.  
National Association of Professional Geriatric Care Managers.  
National Association of Retired and Senior Volunteer Program Directors.  
National Association of Retired Federal Employees.  
National Association of Senior Companion Project Directors.  
National Association of Social Workers.  
National Caucus and Center on Black Aged.  
National Committee to Preserve Social Security and Medicare.  
National Indian Council on Aging.  
National Senior Citizens Law Center.  
OWL, the voice of midlife and older women.  
Volunteers of America.

#### NEW YORK CITY WATERSHED PROTECTION PROGRAM REAUTHORIZATION

##### SPEECH OF

#### HON. BART STUPAK

##### OF MICHIGAN

##### IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 5, 2004

Mr. STUPAK. Mr. Speaker, I misspoke when on May 5, 2004, I identified perchlorate as the contaminant found at Camp Lejeune, North Carolina. The contaminants identified in the drinking water at Camp Lejeune were trichloroethylene and perchloroethylene.

#### THE PYRAMID OF REMEMBRANCE LIVING MEMORIAL

#### HON. STEVEN C. LATOURETTE

##### OF OHIO

##### IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 12, 2004

Mr. LATOURETTE. Mr. Speaker, I was honored to visit Arlington National Cemetery this

morning for the dedication ceremony for the Pyramid of Remembrance Living Memorial. It was a privilege to be in the company of a group of amazing young people from Painesville Township, OH, who have shown compassion and integrity beyond their years.

The idea for the Pyramid of Remembrance Living Memorial originated in a classroom at Riverside High School in Painesville Township, OH, and was sparked by the sight of a U.S. soldier being dragged through the streets of Mogadishu, Somalia. That horrible image was seared into our Nation's consciousness, and in the classroom of Dr. Mary Porter it spurred discussion of other worthy sacrifice that is regrettably overlooked.

The students decided then—more than a decade ago—that a memorial should be erected in our Nation's Capital to honor the forgotten ones—those killed in circumstances other than declared wars, including training accidents, humanitarian efforts, peacekeeping missions and terrorist attacks. The students envisioned a large memorial, possibly near the Mall, but ran into many stumbling blocks because such memorials must honor those who have died in declared conflicts.

They could have gutted the intention and heart of their memorial to make it fit the stringent confines of law, but the entire purpose of this endeavor was to honor those whose sacrifice doesn't fit in one tidy category. They persevered.

Twice, legislation I introduced to create the memorial was passed by the House of Representatives, but never with enough time left in a congressional session for the Senate to take it up. The students have been to Washington several times in the last decade, and have testified before both the House and Senate, and the National Capital Memorial Commission. They brought with them letters of support from former President Bush, former Secretary Cohen, and others. They were patient as one Congress faded away and another began, and held out hope each time Senator VOINOVICH and I introduced legislation—this might be the time we'd get it done.

At every turn and by everyone they encountered, the students were praised. "This is a wonderful idea, but . . ."

If you hear someone say, "This is a wonderful idea, but . . ." enough times, some might be inclined to give up and chalk it up as a great idea that was never actualized. Not this group.

Last summer, a last-ditch meeting was held in my office, and this time we had the ear of the Superintendent of Arlington National Cemetery, John C. Metzler, Jr. Superintendent Metzler was candid and told the Senator and me that we couldn't build a memorial of the scale the students wanted in Arlington due to limited burial space. In fact, he told us that if the memorial before us was one-inch larger we'd need an act of Congress to approve it. He offered an alternative to accomplish the students' noble goal.

Five years ago, Arlington discontinued its program of living memorials because there were already 174 such memorials throughout the cemetery. But Superintendent Metzler graciously made an exception for the students of Riverside High School so their dream could become a reality. I want to give special thanks to Superintendent Metzler and Arlington National Cemetery Historian Tom Sherlock for their unwavering efforts on behalf of the school.

Though some might argue that the living memorial we dedicated on this glorious May morning is not as grand in scale as the students initially envisioned, it is every bit as grand in purpose. Every person who visits Arlington National Cemetery from this day forward—more than four million people a year—can take comfort knowing that this living memorial will honor not only those killed in the terrorist attacks on the Pentagon and the USS *Cole*, but also those who lost their lives in Somalia, Bosnia, Kosovo and Panama; during the bombing of the Marine barracks in Beirut; during the failed rescue attempt of American hostages in Iran; and in the far too many deadly training accidents that occur on land, in air, and at sea, so that our forces can be ready for combat.

Throughout our land, our military bases are named for those who died so that our troops are ready for war. Kelly Air Force Base in San Antonio is named for Lt. George Kelly, the first Army pilot to lose his life piloting a military aircraft on May 10, 1911. Hill Air Force Base in Texas is named for Maj. Ployer "Pete" Hill, who was killed October 30, 1935, while test flying the first B-17 at Wright Field in Dayton. Even Wright-Patterson Air Force Base in my state of Ohio is similarly named. The Wright portion comes from the Wright Brothers, of course. The Patterson is 1st. Lt. Frank S. Patterson, who died in a training accident in Dayton on June 19, 1919, while testing newly installed machine guns in his plane.

Those who are honored by this living memorial have perished in non-declared war situations. The list is long and incomplete, and the sacrifice is often not given the recognition it deserves.

Earlier this year, I attended the funeral of Sean Landrus of Thompson, OH, a father of three who died in Iraq after major combat ended. In the month of April alone, more than 136 U.S. troops died in Iraq, nearly a year after the end of declared combat. At least 13 were teenagers.

Just two weeks ago, three soldiers from Ft. Bragg died when their Black Hawk helicopter crashed during a training exercise. One planned to retire in a few months, another had just married on Valentine's Day. One commander remarked: "To lose someone on a training flight as opposed to in combat makes no difference." He is right.

We should not judge or quantify the sacrifice of those who serve for and die for their country.

This morning, I was humbled that so many attended our dedication ceremony, including Senator VOINOVICH and his wife, Janet; Superintendent Metzler; Lt. Gen. Richard A. Cody; Col. Ricky L. Rife; former Congressman Michael P. Flanagan; Col. Glenn Lackey; Lt. Col. Steve Geise; Dr. Mary Porter; and of course the nearly 60 guests from Riverside High School and Painesville Township.

I was also privileged to present the students with greetings from Secretary Anthony J. Principi of the Department of Veterans Affairs, Chairman DUNCAN HUNTER of the House Committee on Armed Services, and Vice President DICK CHENEY, who told the students: "The ranks of the United States military have been filled with men and women of honor who place duty and country above self-interest. Whenever a service member is killed, our country mourns its loss. We also rededicate ourselves to continuing the tasks to which they dedi-

cated their lives—to the defense of our country and to the lasting security, and peace of the world. Thank you again for establishing this fine memorial. It will always stand as a fitting tribute to those who lost their lives while in the service of our great Nation."

I am incredibly proud of the students of Riverside High School for their idea and their tenacity, and their desire to share this memorial with the Nation. Visitors to Section 55 of Arlington National Cemetery will find a beautiful Southern Magnolia tree and a red granite base with a bronze marker. They will notice that many words are engraved on the marker, but not the name of Riverside High School.

The students' gesture to make the Pyramid of Remembrance Living Memorial a gift from America's youth is incredibly selfless, thoughtful and mature. On behalf of all Americans, I thank you and honor you.

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HONORING MARINE LANCE  
CORPORAL PHILLIP E. FRANK

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**HON. HENRY J. HYDE**

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 12, 2004*

Mr. HYDE. Mr. Speaker, I rise today to pay tribute to the ultimate sacrifice of Marine Lance Corporal Phillip E. Frank, of Elk Grove Village, Illinois. He died April 8, 2004 of gunshot wounds sustained during combat operations in the Al Anbar Province of Iraq in support of Operation Iraqi Freedom.

Corporal Frank dedicated his young life at the age of 20 to the service of our country and restoring peace. Our deepest sympathies go to his wife, Keri Johnson Frank; his parents, Roy and Georgette Frank; his sister Cyndi; and other family, friends and community members who mourn his loss.

Lance Cpl. Frank was assigned to the 2nd Battalion, 1st Marine Regiment, Regimental Combat Team 1, 1st Marine Division, I Marine Expeditionary Force, based in Camp Pendleton, California. He was a recipient of the National Defense Medal.

Lance Cpl. Frank was born on July 5, 1983, and grew up in Cliffwood Beach, New Jersey.

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ELECTIONS IN PUNJAB MAY 10—  
THIS IS AN OPPORTUNITY TO  
CLAIM FREEDOM

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**HON. EDOLPHUS TOWNS**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 12, 2004*

Mr. TOWNS. Mr. Speaker, India is undergoing a cycle of elections. Unlike this country, India does not hold the elections on a single day but over a period of time. I guess it's difficult to hold elections on one day when you have a billion people.

Elections in Punjab have been scheduled for May 10. Recently, the Council of Khalistan put out an open letter to the people of Punjab urging them to use these elections to bring about independence for the Sikh homeland, Punjab, Khalistan.

It looks like the elections will result in a hung Parliament. The militantly Hindu nationalist Bharatiya Janata Party (BJP), which has