We absolutely must support the members of the child welfare workforce if we want high quality services for our Nation's vulnerable children and families. I hope that my colleagues in the Senate will join me in this important effort.

## Bv Mr. BROWN:

S. 2948. A bill to provide quality, affordable health insurance for small employers and individuals; to the Committee on Health, Education, Labor, and Pensions.

Mr. BROWN. Mr. President, earlier this week, I spoke on the Senate floor about Cover the Uninsured Week and a bill I was introducing that would increase access to health coverage for small businesses and self-employed individuals.

I will formally introduce the Small Business Empowerment Act today, and I would like to discuss the bill in a bit more depth.

First, why is it necessary?

It is necessary because 82 percent of the uninsured are workers, and the overwhelming majority work in small firms.

In Ohio, 99 percent of firms with more than 50 workers sponsor health coverage. About 44 percent of firms with less than 50 do.

And small employers that do offer coverage are struggling under the weight of it. According to the well-respected Rand Corporation, small businesses saw the economic burden of health insurance rise by 30 percent between 2000 and 2005.

The situation is even worse for the self-employed, who must contend with staggeringly high premiums for individual coverage, if, that is, they can find an insurer willing to cover them.

In the meantime, health insurers have been living large, their profits increasing by more than a third over the last 5 years. That's not revenue, it's profits.

Middle class families are shouldering the burden of skyrocketing gas prices and ballooning food prices, even as the equity in their homes erodes and the cost of putting their children through college explodes.

It would be ideal if they could also afford to pay a king's ransom for health insurance.

They can't. They shouldn't have to.

With those realities staring us in the face, inaction is the same as indifference.

My legislation attacks the issue of health coverage access from several directions.

To ensure widespread access, the bill would establish a national insurance pool modeled after the successful Federal Employees Health Benefits program.

FEHB, which enables enrollees to choose from a variety of health plans whose rates and benefits are negotiated by the federal Office of Personnel Management, has served members of Congress and federal employees well for many years now.

Under my bill, an independent contractor would manage a program that looks like FEHB, with a few modifications to accommodate the market segment it would serve.

A few of those modifications are designed to hold down costs:

The bill would establish a reinsurance program to pay claims that fall between \$5,000 and \$75,000. This approach minimizes premium spikes and makes coverage affordable for companies regardless of the age and health of their employees.

The bill would also establish what is called a "loss-ratio" standard for insurers. Basically this means that insurers would be required to spend most of their premium income on claims, and hold down their administrative costs.

And the bill would identify and apply strategies to ensure that providers employ "best practices" in health care, which means that they are providing the right care in the right amounts.

Finally, the bill would target "price-gouging" by drug manufacturers and other manufacturers of medical products. Price gouging occurs in U.S. health care when a company exploits American consumers by charging them dramatically higher prices than consumers in other wealthy nations.

Other modifications are designed to ensure that health coverage is non-discriminatory.

Think about it: If you develop a mental illness like clinical depression and I develop a medical illness like heart disease, why should you be denied health benefits while I receive them? We both have paid premiums to cover health care costs and we both need health care. Why is my condition more worthy of coverage than yours?

My bill charges a group representing providers, businesses, consumers, economists, and health policy experts with rethinking health care coverage to eliminate arbitrary differences in the coverage of equally disruptive, disabling, or dangerous health conditions.

The bottom-line is this. We have an opportunity to expand access to health coverage in a way that advances fundamental goals:

We can reach populations who can't find a home in the current insurance system.

We stand up for American consumers who are paying ridiculous prices for essential health care.

We can demand spending discipline on the part of insurers—they have chosen to play a pivotal role in the health of our nation; they can live with reasonable limits on their administrative costs.

We can clean up duplication and random variation in the delivery of health care services; and we can end arbitrary coverage rules that turn health protection into a health care crapshoot.

For the sake of small employers and their employees, for the sake of selfemployed entrepreneurs, and for the sake of every American who didn't request a particular health problem and

shouldn't be penalized for having it, I hope Members on both sides of the aisle will support my bill.

### SUBMITTED RESOLUTIONS

SENATE RESOLUTION 542—DESIGNATING APRIL 2008 AS "NATIONAL STD AWARENESS MONTH"

Mr. REID (for Mrs. CLINTON (for herself, Mr. MENENDEZ, Mr. FEINGOLD, and Mr. LAUTENBERG)) submitted the following resolution; which was referred to the Committee on the Judiciary:

### S. RES. 542

Whereas sexually transmitted diseases (STDs) pose a significant burden in the United States both in economic and human terms:

Whereas the United States has the highest rate of STD infection in the industrialized world, with an estimated 19,000,000 new cases of STDs occurring each year, and almost half of those infections occurring in young people between the ages of 15 to 24:

Whereas, according to the Centers for Disease Control and Prevention (CDC), STDs impose a tremendous economic burden on the United States, with direct medical costs as high as \$15,300,000,000 per year;

Whereas, in 2008, the CDC estimated that 1 in 4 young women between the ages of 14 and 19 in the United States, or 3,200,000 teenage girls, is infected with at least 1 of the most common STDs, which are human papillomavirus (HPV), chlamydia, herpes simplex virus, and trichomoniasis;

Whereas poverty and lack of access to quality health care exacerbate the rate of infection with HIV and other STDs;

Whereas the CDC reports that 48 percent of young African-American women are infected with an STD, compared to 20 percent of young Caucasian women;

Whereas the CDC also reports that the 2 most common STDs among young women are HPV, with 18 percent infected, and chlamydia, with 4 percent infected;

Whereas the long-term health effects of STDs are especially severe for women and include infertility and cervical cancer;

Whereas HPV vaccination and the screening and early treatment of STDs can prevent some of the most devastating effects of untreated STDs:

Whereas the high STD infection rate among young women in the United States demonstrates the need to develop ways to reach those young women most at risk of infection:

Whereas the CDC recommends annual chlamydia screenings for sexually active women 25 years old and younger;

Whereas the CDC also recommends that girls and women between the ages of 11 and 26 who have not been vaccinated, or who have not completed the full series of shots, be fully vaccinated against HPV;

Whereas chlamydia can lead to chronic pain, infertility, and tubular pregnancies, which can affect a woman's health and wellbeing throughout her lifetime;

Whereas the harmful impact of STDs on infants leads to long-term emotional suffering and stress for families;

Whereas, unlike other diseases, STDs often cause stigma and feelings of shame for patients diagnosed with those diseases;

Whereas the Federal Government should help people protect themselves against STDs by supplying them with information about their options and funding screening and treatment services through a variety of programs, including programs under title X of the Public Health Service Act (42 U.S.C. 300 et seq.) and the CDC's STD prevention program; and

Whereas STD screening, vaccination, and other prevention strategies for sexually active women should be among our highest public health priorities: Now, therefore, be it Resolved, That the Senate—

(1) designates April 2008 as "National STD Awareness Month";

(2) requests the Federal Government, States, localities, and nonprofit organizations to observe the month with appropriate programs and activities, with the goal of increasing public knowledge of the risks of sexually transmitted diseases (STDs) and protecting people of all ages:

(3) recognizes the human toll of the STD epidemic and makes the prevention and cure of STDs a higher public health priority; and

(4) calls on all people in the United States to learn what screenings are recommended for them and their families and to seek appropriate care.

SENATE RESOLUTION 543—DESIGNATING THE WEEK BEGINNING MAY 11, 2008, AS "NATIONAL NURSING HOME WEEK"

Mr. THUNE (for himself, Mr. JOHNSON, and Mr. BINGAMAN) submitted the following resolution; which was referred to the Committee on the Judiciary:

#### S. RES. 543

Whereas more than 1,500,000 elderly and disabled individuals live in the nearly 16,000 nursing facilities in the United States:

Whereas the annual celebration of National Nursing Home Week invites people in communities nationwide to recognize nursing home residents and staff for their contributions to their communities:

Whereas the theme for National Nursing Home Week in 2008 is "Love is Ageless", emphasizing that each person, caregiver, and community has an abundance of love, no matter what their age;

Whereas love can be celebrated in a variety of ways, such as through the telling of personal stories, traditions, friendship, and family; and

Whereas National Nursing Home Week recognizes the people who provide care to the Nation's most vulnerable population: Now, therefore, be it

Resolved, That the Senate—

- (1) designates the week beginning May 11, 2008, as "National Nursing Home Week";
- (2) recognizes that a majority of people in the United States, because of social needs, disability, trauma, or illness, will require long-term care services at some point in their lives;
- (3) honors nursing home residents and the people who care for them each day, including family members, volunteers, and dedicated long-term care professionals, for their contributions to their communities and the United States; and
- (4) encourages the people of the United States to observe National Nursing Home Week with appropriate ceremonies and activities

# AMENDMENTS SUBMITTED AND PROPOSED

SA 4587. Mr. DURBIN (for himself, Mrs. Hutchison, Mr. Brown, Mr. Inhofe, Mr. Lautenberg, Mr. Voinovich, Mr. Nelson, of Florida, Mr. Cornyn, Mr. Menendez, Mr.

HARKIN, Mr. BOND, and Mr. BIDEN) proposed an amendment to amendment SA 4585 proposed by Mr. ROCKEFELLER (for himself, Mr. INOUYE, Mr. BAUCUS, and Mr. GRASSLEY) to the bill H.R. 2881, to amend title 49, United States Code, to authorize appropriations for the Federal Aviation Administration for fiscal years 2008 through 2011, to improve aviation safety and capacity, to provide stable funding for the national aviation system, and for other purposes.

SA 4588. Mr. REID submitted an amendment intended to be proposed by him to the bill H.R. 2881, supra; which was ordered to lie on the table.

SA 4589. Mr. DORGAN (for himself, Mr. SCHUMER, Mr. BINGAMAN, Mr. BROWN, Mrs. CLINTON, Ms. COLLINS, Mr. DOMENICI, Mr. FEINGOLD, Mr. HARKIN, Mr. JOHNSON, Mr. KENNEDY, Mr. KERRY, Ms. LANDRIEU, Mr. LEVIN, Mrs. MCCASKILL, Mr. OBAMA, Mr. REED, Mr. SANDERS, Ms. STABENOW, and Mr. WYDEN) submitted an amendment intended to be proposed by him to the bill H.R. 2881, supra; which was ordered to lie on the table.

\$A 4590. Mrs. McCASKILL (for herself, Mr. Specter, Mr. Obama, and Mrs. CLINTON) submitted an amendment intended to be proposed by her to the bill H.R. 2881, supra; which was ordered to lie on the table.

SA 4591. Mr. INOUYE submitted an amendment intended to be proposed to amendment SA 4585 proposed by Mr. ROCKEFELLER (for himself, Mr. INOUYE, Mr. BAUCUS, and Mr. GRASSLEY) to the bill H.R. 2881, supra; which was ordered to lie on the table.

SA 4592. Mr. DURBIN (for Mr. KENNEDY (for himself and Mr. ENZI)) proposed an amendment to the bill H.R. 5715, to ensure continued availability of access to the Federal student loan program for students and families.

SA 4593. Mr. VITTER submitted an amendment intended to be proposed by him to the bill H.R. 2881, to amend title 49, United States Code, to authorize appropriations for the Federal Aviation Administration for fiscal years 2008 through 2011, to improve aviation safety and capacity, to provide stable funding for the national aviation system, and for other purposes; which was ordered to lie on the table

lie on the table.

SA 4594. Ms. MURKOWSKI submitted an amendment intended to be proposed to amendment SA 4585 proposed by Mr. ROCKE-FELLER (for himself, Mr. INOUYE, Mr. BAUCUS, and Mr. GRASSLEY) to the bill H.R. 2881, supra: which was ordered to lie on the table.

\$A 4595. Mr. LAUTENBERG submitted an amendment intended to be proposed by him to the bill H.R. 2881, supra; which was ordered to lie on the table.

SA 4596. Mr. WEBB (for himself and Mr. WARNER) submitted an amendment intended to be proposed by him to the bill H.R. 2881, supra; which was ordered to lie on the table.

SA 4597. Mr. BARRASSO submitted an amendment intended to be proposed by him to the bill H.R. 2881, supra; which was ordered to lie on the table.

dered to lie on the table.

SA 4598. Mr. ALEXANDER submitted an amendment intended to be proposed by him to the bill H.R. 2881, supra; which was ordered to lie on the table.

SA 4599. Mr. CARPER (for himself, Mr. SPECTER, and Mr. BIDEN) submitted an amendment intended to be proposed by him to the bill H.R. 2881, supra; which was ordered to lie on the table.

SA 4600. Mr. MENENDEZ (for himself and Mrs. CLINTON) submitted an amendment intended to be proposed by him to the bill H.R. 2881, supra; which was ordered to lie on the table.

SA 4601. Mr. MENENDEZ (for himself, Mrs. CLINTON, Mr. SPECTER, Mr. CASEY, Mr. SCHUMER, and Mr. LAUTENBERG) submitted an amendment intended to be proposed by him to the bill H.R. 2881, supra; which was ordered to lie on the table.

SA 4602. Mrs. HUTCHISON submitted an amendment intended to be proposed by her to the bill H.R. 2881, supra; which was ordered to lie on the table.

SA 4603. Mrs. HUTCHISON submitted an amendment intended to be proposed by her to the bill H.R. 2881, supra; which was ordered to lie on the table.

SA 4604. Mr. SPECTER submitted an

SA 4604. Mr. SPECTER submitted an amendment intended to be proposed by him to the bill H.R. 2881, supra; which was ordered to lie on the table.

SA 4605. Mr. SPECTER (for himself and Mr. CASEY) submitted an amendment intended to be proposed by him to the bill H.R. 2881, supra; which was ordered to lie on the table.

SA 4606. Mr. INHOFE (for himself and Mr. VITTER) submitted an amendment intended to be proposed by him to the bill H.R. 2881, supra; which was ordered to lie on the table.

\$A 4607. Mr. SCHUMER submitted an amendment intended to be proposed by him to the bill H.R. 2881, supra; which was ordered to lie on the table.

SA 4608. Mr. SCHUMER submitted an amendment intended to be proposed by him to the bill H.R. 2881, supra; which was ordered to lie on the table.

SA 4609. Mr. SCHUMER (for himself, Mrs. CLINTON, Mr. MENENDEZ, and Mr. LAUTENBERG) submitted an amendment intended to be proposed by him to the bill H.R. 2881, supra: which was ordered to lie on the table.

\$A 4610. Mr. SCHUMER (for himself and Mr. MARTINEZ) submitted an amendment intended to be proposed by him to the bill H.R. 2881, supra; which was ordered to lie on the table.

SA 4611. Mr. SCHUMER (for himself and Mr. MARTINEZ) submitted an amendment intended to be proposed by him to the bill H.R. 2881, supra; which was ordered to lie on the table.

SA 4612. Mr. SCHUMER submitted an amendment intended to be proposed by him to the bill H.R. 2881, supra; which was ordered to lie on the table.

SA 4613. Mr. SCHUMER submitted an amendment intended to be proposed by him to the bill H.R. 2881, supra; which was ordered to lie on the table.

SA 4614. Mr. SCHUMER submitted an amendment intended to be proposed by him to the bill H.R. 2881, supra; which was ordered to lie on the table.

SA 4615. Mr. DODD (for himself and Mr. Lieberman) submitted an amendment intended to be proposed by him to the bill H.R. 2881, supra; which was ordered to lie on the table.

SA 4616. Mr. ENSIGN (for himself, Mrs. BOXER, Mr. McCAIN, Mr. KYL, and Mrs. DOLE) submitted an amendment intended to be proposed by him to the bill H.R. 2881, supra; which was ordered to lie on the table.

SA 4617. Mr. SCHUMER submitted an amendment intended to be proposed to amendment SA 4585 proposed by Mr. ROCKE-FELLER (for himself, Mr. INOUYE, Mr. BAUCUS, and Mr. Grassley) to the bill H.R. 2881, supra; which was ordered to lie on the table.

SA 4618. Mr. SCHUMER (for himself and Mrs. DOLE) submitted an amendment intended to be proposed by him to the bill H.R. 2881, supra; which was ordered to lie on the table.

SA 4619. Mr. CASEY (for himself, Mr. BIDEN, and Mr. CARPER) submitted an amendment intended to be proposed by him to the bill H.R. 2881, supra; which was ordered to lie on the table.

SA 4620. Mr. LEVIN (for himself and Ms. STABENOW) submitted an amendment intended to be proposed by him to the bill H.R. 2881, supra; which was ordered to lie on the table.

SA 4621. Mr. ISAKSON submitted an amendment intended to be proposed by him