

"AHIP's Board of Directors is responding to the concerns of the American people by offering a workable solution to ensure that no one is left out of the health care system because of their health, age, income or employment status," said Ignagni.

The new proposal builds on the series of comprehensive reform plans that AHIP's Board of Directors began releasing in November 2006. Further reform proposals addressing the affordability, accessibility and quality of health care are anticipated in the weeks ahead.

**SUMMARY OF AHIP'S PROPOSAL TO GUARANTEE COVERAGE FOR PRE-EXISTING CONDITIONS AND PROMOTE AFFORDABILITY IN THE INDIVIDUAL INSURANCE MARKET:**

Guarantee-issue coverage with no pre-existing condition exclusions;

Establish an individual coverage requirement with an insurance coverage verification system, an automatic enrollment process and effective enforcement of the requirement that all individuals purchase and maintain coverage;

Promote affordability by: providing refundable, advanceable tax credits for moderate-income individuals and working families; and promoting tax equity whether coverage is obtained through an employer or the individual market; and

Ensure premium stability for those with existing coverage through a broadly funded reimbursement mechanism that spreads costs for the highest-risk individuals.

**BACKGROUND ON THE INDIVIDUAL MARKET AND GUARANTEE ISSUE**

AHIP's survey of the individual market shows that individually purchased health insurance is far more affordable and accessible than is widely known. The survey found that 9 out of 10 applicants undergoing medical underwriting were offered coverage. The plans commonly purchased by consumers provided substantial financial protection and a wide range of benefits, including coverage for behavioral health, prescription drugs and preventive services.

Some individuals are unable to purchase individual health insurance coverage in the private market because of their health status. One approach taken by states to address this issue has been the enactment of guarantee issue legislation requiring health plans to offer coverage to all applicants. These well-intentioned reforms have often resulted in severe unintended consequences, including significantly higher costs for all policyholders.

A report by Milliman, Inc. found that enactment of guarantee issue laws in the absence of requirement that individuals purchase coverage may incentivize people to defer seeking coverage until they have health problems—a situation which unfairly penalizes those who are currently insured. According to the report, states that implemented these laws saw a rise in insurance premiums, a reduction of individual insurance enrollment and no significant decrease in the number of uninsured. To learn more about the individual market survey and the Milliman report, please visit [www.ahip.org](http://www.ahip.org).

**IN MEMORY OF PRIVATE SEAN SILVA**

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from California (Mr. MCCLINTOCK) is recognized for 5 minutes.

Mr. MCCLINTOCK. Madam Speaker, in the aftermath of the attack of September 11, a young man from Roseville, California, answered his country's call

to duty and volunteered to take the war against radical Islam from our shores to theirs. His name was Sean Anthony Silva.

This Nation survives today and Americans remain safe today because of the idealism, the patriotism, the heroism, and the sacrifice of young Americans like Sean Silva who volunteered to defend us.

Today, they are the first line of defense between the tyranny and terrorism that have arisen in the Middle East and enlightened civilization around the world.

We in the House defend the principles of liberty and justice in this Chamber every day with our words. Men like Sean Silva defend them with their lives.

And on the night of October 9, 2003, Private Sean Silva defended these principles with his life. To understand the character of this young man, you need to understand what led up to that night.

Sean was a young person who saw his country attacked and instinctively rose to defend her. He saw his countrymen threatened and instinctively rose to shield them.

When Sean told his parents, Richard and Donna, that he wanted to enlist, they were obviously quite concerned. His mother worried that Sean would be dispatched to the Middle East within weeks of boot camp. Sean's reply was simple: Mom, I'm ready.

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He wanted to be an Army Scout, always leading, always in motion, always protecting the path of his comrades. Sergeant Timothy Sloan of the Army's Roseville, California, recruiting office remembered that Sean "wanted to be out doing things. He didn't want to be sitting behind a desk." Ultimately, he was assigned to the Second Armored Cavalry Regiment based in Fort Polk, Louisiana; and from there, he shipped out to Iraq.

The night of October 9, 2003, he had already returned from one treacherous patrol and was scheduled for another the next day. A night patrol was unexpectedly ordered, and Sean volunteered to go right back out on to the deadly streets of Sadr City, even though it wasn't his turn. His commander reminded him that he had already done much more than duty required, and Sean simply smiled and said, I just want to learn to do my job.

A few hours later, Sean's patrol was ambushed; and in the fierce fighting that followed, he gave what Lincoln called "the last full measure of devotion."

At Normandy, the chapel bears a tribute to those who "endured all, and gave all, that justice among nations might prevail and that mankind might enjoy freedom and inherit peace." At the age of 23, Sean Silva did exactly that.

Sean would have turned 30 this year. No doubt he would be married with

children now, with a promising career, getting ready for the holidays with his friends and family. Instead, his chair remains empty at the family table, and friends still leave messages for Sean at the Fallen Heroes Web site.

There is one in particular that stands out in this season. It comes from a little girl in Fort Jackson, South Carolina, whose father survived that terrible night. It reads: "Thank you Silva for protecting my daddy. He is here today because of direct actions that you have done. Thank you so much."

Sadr City is no longer besieged. Its streets now bustle with commerce and enterprise, and young people look forward to raising their own families and starting their own careers. They do so solely because of the sacrifice made by men like Sean Silva.

That sacrifice is ongoing for Sean's family every single day. I met Sean's father at a Memorial Day event this year. He speaks of his son's death as if it were yesterday.

Time does not heal the wounds borne by our Gold Star families. For them, every day is the day that the casualty officer came to call.

We owe it to these families to honor what Lincoln called "the cherished memory of the loved and the lost." We owe it to these fallen heroes, as Shakespeare said, to see that their "story shall the good man teach his son." And we owe it to ourselves, to our children and to our Nation to remember how precious is the freedom and peace that their sacrifice has purchased.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Oregon (Mr. DEFAZIO) is recognized for 5 minutes.

(Mr. DEFAZIO addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from New Jersey (Mr. SMITH) is recognized for 5 minutes.

(Mr. SMITH of New Jersey addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

**TRIBUTE TO JAMES L. OBERSTAR**

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Tennessee (Mr. DUNCAN) is recognized for 5 minutes.

Mr. DUNCAN. Madam Speaker, several years ago, they sent us to a civility conference because they didn't think that Democrats and Republicans were getting along well enough in the Congress, and I have never forgotten something our first speaker said.

David McCullough, the great historian, told a story about a Russian visitor who came up into the House gallery in 1948 and watched for a while, and then he went out and shook his head and he said, "The House is a

strange place.” He said, “A man stands up and says absolutely nothing, no one pays any attention, and then everyone disagrees.”

They say there is a little bit of truth in the best humor, and I guess there is some truth in that humor. But David McCullough was kind enough to go on from there and say, but if he had a chance to live his life over again and he could choose what he wanted to do, he would choose to be a member of that wild and raucous bunch known as the United States House of Representatives.

I think today, because of some of the television talk shows, that many people around the country think that we all dislike each other or that we hate each other at times, or that Democrats and Republicans just don't get along at all. But that is not true at all, and I think for the great, great majority of Members, all of us get along really well with everyone, regardless of party, and all of us consider it a great privilege and honor to serve in the United States House of Representatives.

We are losing many, many good Members from both sides of the aisle this year because of retirements, running for other offices, or for all sorts of reasons, and there are many other Members, both Democrat and Republican, who are good friends of mine who are leaving to whom I should pay tribute. But I rise tonight to pay special tribute to a very special man, and that is Congressman JAMES OBERSTAR from Minnesota.

In my entire 22 years in this Congress, I have served on the Transportation and Infrastructure Committee. I had a couple of chances in my early years to move to other committees, and I think people were surprised that I didn't take either one of those offers. But I enjoyed serving on the Transportation and Infrastructure Committee, originally called the Public Works and Transportation Committee, in part because it was considered to be the most bipartisan, or nonpartisan, committee probably in the Congress. It was often said that there is no such thing as a Republican highway or a Democratic highway; and on many, many things people on both sides of the aisle on that committee worked together to help build America.

Certainly, Congressman OBERSTAR was one of the great leaders of that committee through his entire time in the Congress. JIM OBERSTAR served for 11 years on the committee staff, rising to the position of staff director. He then began his service in the House and continued to serve for the past 36 years.

It is an astounding figure to think that a man worked on this one committee for 47 years of his life, but he has done so with great honor and distinction. In fact, I think almost everybody knows that there is no one in the Congress and probably never has been anyone in the history of the Congress who has known transportation issues

and understood them and worked on them longer and harder and with more effectiveness than JIM OBERSTAR has.

At one point, he was chairman of the Aviation Subcommittee. In 1994, after the election, the Republicans took control and I had the honor of becoming the chairman of the Aviation Subcommittee, and I served for 6 years in that position, which was the maximum allowable on our side.

When I took over as chairman of the Aviation Subcommittee, I had frequently heard JIM OBERSTAR referred to as “Mr. Aviation.” So I went to him and asked for his help, and he helped me and guided me and gave me advice that to this day I appreciate very much, and he did that in a very kind and humble way.

Then, of course, in the last 4 years, he reached the pinnacle and became chairman of that committee, a committee that he loves. He has been a great chairman, and I think he has tried to help everyone on both sides of the aisle.

So I just wanted to rise and pay tribute to a man that I consider to be a great American and a great Member of Congress, Congressman JAMES OBERSTAR.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from California (Ms. WOOLSEY) is recognized for 5 minutes.

(Ms. WOOLSEY addressed the House. Her remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Texas (Mr. GOHMERT) is recognized for 5 minutes.

(Mr. GOHMERT addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Texas (Ms. JACKSON LEE) is recognized for 5 minutes.

(Ms. JACKSON LEE of Texas addressed the House. Her remarks will appear hereafter in the Extensions of Remarks.)

#### PEAK OIL—ARE WE THERE YET?

The SPEAKER pro tempore. Under the Speaker's announced policy of January 6, 2009, the gentleman from Maryland (Mr. BARTLETT) is recognized for 60 minutes as the designee of the minority leader.

Mr. BARTLETT. Madam Speaker, let me first note some press clippings today that caught my eye, kind of signs of the time. One of them talks about a 1,900-page omnibus appropriations bill that is being prepared. You know, there will be no one person in the country that has read all of that bill, and I think the American people are not supportive of bringing these

huge bills to the floor that nobody has had a chance to read.

But that wasn't what caught my eye so much as the subheading: “Earmarkers feast on pork one last time before diet.” And then in brackets it says it includes the Joint Strike Fighter second engine.

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I would like to make a couple of comments on earmarks. I know that they are symbolic of frivolous, wasteful, out-of-control spending in Congress. Even though the total amount of money in earmarks is pretty small, they still are symbolically a very big and important issue.

I can live without earmarks. I've had earmarks. I publish them all on my Web site. None of them have sought to aggrandize me.

When I first came to Congress, I thought that robotics ought to be of increasing importance to the military, and so I supported what is called earmarks. We call them, in Armed Services, plus-ups. I supported a little company in Carroll County. They now are owned by General Dynamics, and they are now the largest military robotics manufacturing company in the United States; that probably means the largest in the world. And they will tell you that, if it weren't for my earmarks, they might not be here.

I would note that the unmanned aircraft were earmarks. I would also note that the Pentagon fought the aircraft carrier when it was first suggested, and it was Congress who pushed the aircraft carrier.

I would like to reflect for a moment on the plus-ups in the military, which are really fundamentally different from earmarks other places. You see, if you do an earmark on alternative energy—and everybody wants to look green, and so just about everybody who does earmarks will have an earmark or two on alternative energy. And that money all comes out of the program money for a little alternative energy lab in Golden, Colorado. They never know how much money they're going to have. They never can really adequately plan or execute a program because their money gets taken with these little green earmarks that so many of our Members like to have.

That's not what happens in Armed Services and Defense. Defense is a bit more than 50 percent of all of our discretionary spending—\$600 or \$700 billion. Whenever you have that many programs with that much money involved, there are bound to be some of them that don't go as planned and the money doesn't get spent. And so, near the end of the year, that money is gathered together and we have, in the past, gone to the chairmen of the services and asked them, If you had more money, what would you buy? And they respond, Gee, we would like to have this and that. We call these “unfunded priorities.”

Then, the Members turn in their lists of requests, and these are all judged