

country because it then gets a connection back between the consumer and the payer.

Under traditional third-party coverage, basically we have always felt like, "Well, gee, the insurance company is paying the bill," so there has been unbridled consumption. If a person has a medical savings account where they can pull the funds out of their medical savings account to pay their bills, they also will have an increased tendency to be a wise consumer.

So I tell various health care groups, physicians, for instance, that quite frankly they may find that they are in a very competitive situation now. In the past when the insurance company pays all of the bills, nobody tends to look at the bills. But if the payment is coming out of the medical savings account, people will tend to look at the bills, and this is why.

Let us say we have a provider on one side of the street who charges \$25 for an office visit. On the other side of the street the family practitioner charges \$30. If a person is in a traditional health plan, it does not make any difference to them because somebody else is paying the bill. But if they have a medical savings account, assuming the quality is equal, they are likely to go to the provider who charges \$25 instead of \$30 because they get to keep the \$5 difference in your plan.

So there is an incentive now for people to become wise shoppers. There is an incentive for people not to over consume, but there is a mechanism for people to get the kind of medical care that they need because there is a way to pay for it. Even managed care plans in many cases today are moving to deductibles in their plans. There needs to be a mechanism to pay that deductible or we will have a problem with people not getting the kind of care that they want.

Mr. Speaker, I would just finish by saying there are a lot of misperceptions about medical savings accounts. They are not the total solution, but many people in this country today have medical savings account plans, over 1,000 companies in this country. They are saving dollars by it, the people who have the medical savings accounts are very happy with it, and quite frankly I think we would find many people with special health needs choosing medical savings accounts. I do not think they are just for the healthy and the wealthy.

LEAVE OF ABSENCE

By unanimous consent, leave of absence was granted to:

Mr. HOUGHTON (at the request of Mr. ARMEY), for today after 3:30 p.m., on account of official business.

Mr. TAUZIN (at the request of Mr. ARMEY), for today, on account of official business.

SPECIAL ORDERS GRANTED

By unanimous consent, permission to address the House, following the legislative program and any special orders heretofore entered, was granted to:

(The following Member (at the request of Mr. MCNULTY) to revise and extend her remarks and include extraneous material:)

Mrs. COLLINS of Illinois, for 5 minutes, today.

(The following Member (at the request of Mr. MCNULTY) to revise and extend his remarks and include extraneous material:)

Mr. FRANKS of Connecticut, for 5 minutes, today.

(The following Member (at his own request) to revise and extend his remarks and include extraneous material:)

Mr. GANSKE, for 5 minutes, today.

EXTENSION OF REMARKS

By unanimous consent, permission to revise and extend remarks was granted to:

(The following Members (at the request of Mr. MCINTOSH) and to include extraneous matter:)

Mr. ZELIFF.

Mr. EHLERS.

Mr. DUNCAN, in three instances.

Mr. GALLEGLY.

Mr. GILMAN.

Mr. BARTON of Texas.

Mr. CUNNINGHAM.

Mr. HUNTER.

Mr. CLINGER.

Mr. ROBERTS.

Mr. TALENT.

(The following Members (at the request of Mr. MCNULTY) and to include extraneous matter:)

Ms. WOOLSEY.

Mrs. MALONEY.

Mr. VISLOSKY.

Mr. OBERSTAR.

Mr. DEUTSCH.

Mr. PAYNE of New Jersey.

Mr. HASTINGS.

Mr. LANTOS.

Mr. BARRETT of Wisconsin.

Ms. NORTON.

Mr. TORRICELLI.

Mr. FRANK of Massachusetts.

Mr. MARKEY.

Mr. LEVIN.

Mr. MENENDEZ.

Mr. UNDERWOOD.

(The following Member (at the request of Mr. MCNULTY) and to include extraneous matter:)

Mr. SOLOMON.

A BILL PRESENTED TO THE PRESIDENT

Mr. THOMAS, from the Committee on House Oversight, reported that that committee did on this day present to the President, for his approval, a bill of the House of the following title:

H.R. 3029. An act to designate the United States courthouse in Washington, District of Columbia, as the "E. Barrett Prettyman United States Courthouse."

ADJOURNMENT

Mr. GANSKE. Mr. Speaker, I move that the House do now adjourn.

The motion was agreed to; accordingly (at 7 o'clock and 10 minutes p.m.), under its previous order, the House adjourned until Monday, June 24, 1996, at 2 p.m.

EXECUTIVE COMMUNICATIONS, ETC.

Under clause 2 of rule XXIV, executive communications were taken from the Speaker's table and referred as follows:

3741. A letter from the Administrator, Agricultural Marketing Service, transmitting the Service's final rule—Nectarines and Peaches Grown in California; Revision of Handling Requirements for Fresh Nectarines and Peaches [Docket No. FV95-916-4-FIR] received June 20, 1996, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Agriculture.

3742. A letter from the Administrator, Agricultural Marketing Service, transmitting the Service's final rule—Specialty Crops; Import Regulations; Peanut Import Regulations; Final Rule [Docket No. FV94-999-2FR] received June 19, 1996, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Agriculture.

3743. A letter from the Congressional Review Coordinator, Animal and Plant Health Inspection Service, transmitting the Service's final rule—Japanese Beetle; Domestic Quarantine and Regulations [Docket No. 94-087-1] received June 20, 1996, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Agriculture.

3744. A letter from the Comptroller, Department of Defense, transmitting a report of a violation of the Anti-Deficiency Act—Air Force violation, case number 92-84, which totaled \$22.2 million, occurred in the Headquarters, Space and Missile Systems Center at Los Angeles Air Force Base, CA, pursuant to 31 U.S.C. 1517(b); to the Committee on Appropriations.

3745. A letter from the Comptroller, Department of Defense, transmitting a report of a violation of the Anti-Deficiency Act—Air Force violation, case number 93-03, which totaled \$34.9 million, occurred in the Headquarters of the Air Force Materiel Command at Wright-Patterson Air Force Base, OH, pursuant to 31 U.S.C. 1517(b); to the Committee on Appropriations.

3746. A letter from the Under Secretary of Defense for Acquisition and Technology and the Director, Operational Test and Evaluation, transmitting the Secretary's certification that full-up, system-level live fire testing of the Amphibious Transport Dock Ship (LPD 17) would be unreasonably expensive and impractical, accordingly the applicability of full-up, system-level survivability tests for the LPD 17 has been waived, pursuant to 10 U.S.C. 2366; to the Committee on National Security.

3747. A letter from the Assistant Secretary for Occupational Safety and Health, Department of Labor, transmitting the Department's final rule—Consolidation of Repetitive Provisions; Technical Amendments (Occupational Safety and Health Administration) (RIN: 1218-AB53) received June 19, 1996, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Economic and Educational Opportunities.

3748. A letter from the Managing Director, Federal Communications Commission, transmitting the Commission's final rule—Amendments of Parts 22, 90, and 94 of the