

CONFERENCE REPORT ON H.R. 3103,
HEALTH INSURANCE PORT-
ABILITY AND ACCOUNTABILITY
ACT OF 1996

SPEECH OF

HON. KEN BENTSEN

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Thursday, August 1, 1996

Mr. BENTSEN. Mr. Speaker, I rise in strong support of this health insurance reform conference report. I am pleased that Congress has put aside partisan politics and found agreement on these commonsense steps that will help millions of people to buy and keep health insurance.

This legislation is exactly the kind of assistance the American people want and need from Congress to address the challenges they face in their daily lives.

It will help employees who change or lose jobs to continue to buy health insurance for themselves and their families. It will help people with preexisting health conditions—those are most likely to need health care—to buy insurance. It will help self-employed people to buy health insurance by increasing the tax deduction for the self-employed from 30 to 80 percent. And it will help senior citizens and others needing long-term care to afford these very expensive services by providing necessary tax relief.

These modest reforms will give peace of mind to millions of families without imposing new costs on businesses and government and without adding to the bureaucracy. This is an example of what Congress can do when we put common sense and the public interest first.

As a sponsor of the Democratic version of this legislation, I am pleased that the conference agreement closely reflects the priorities that we offered earlier this year. It focuses on reforms that do have broad, bipartisan support and that will make an immediate, positive difference for millions of people and it takes a responsible, slower approach to testing new approaches such as medical savings accounts. I applaud those who developed the compromise on MSA's and their willingness not to let this controversy hold up other provisions in this legislation.

I want to highlight several provisions of this conference report.

This conference report will increase the tax deduction for the health insurance for the self-employed from 30 to 80 percent, a critical provision in the Democratic substitute that affords the same treatment to the self-employed as we do to corporations. For many self-employed people, this tax deduction will make health insurance more affordable and cost-effective.

The conference report prohibits discrimination against people with preexisting health conditions and guarantees that workers can keep their health insurance if they change or lose their jobs. No longer will Americans fear losing their insurance due to a medical condition such as diabetes or breast cancer. Health insurance companies would be prohibited from excluding coverage of a preexisting condition for more than 12 months. This 12-month period would be reduced by the time period for which the individual was covered under a previous group-based plan. For individuals who

lose their jobs, health insurance companies would be required to offer the choice of two plans. To protect individuals, these plans would have to be priced at a level similar to other popular individual plans.

This conference agreement requires the renewal of health insurance coverage for those Americans who pay their premiums. This consumer protection will ensure that families can continue to keep their health insurance as long as they continue to pay premiums for this coverage.

This conference report also provides new incentives for Americans to provide for their long-term care. With the average cost of \$40,000 per person for long-term care services, it is critical that we provide relief for American families. This legislation allows taxpayers to deduct qualified long-term care expenses, including premiums for long-term-care insurance, as an itemized medical deduction. This legislation also permits terminally ill and chronically ill patients to receive their life insurance benefits prior to death without paying taxes on such benefits. Both of the tax provisions should help American families to deal with the costs of medical treatments.

The conference legislation includes provisions to discourage fraud. I strongly believe we should not tolerate fraud and abuse in our medical system. This section ensures that medical professionals who commit fraud will be prosecuted for these acts, without imposing unnecessary burdens on medical providers.

Mr. Speaker, I urge approval of this commonsense, bipartisan, and long-overdue legislation.

ENGLISH LANGUAGE
EMPOWERMENT ACT OF 1996

SPEECH OF

HON. CARDISS COLLINS

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Thursday, August 1, 1996

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 123) to amend title 4, United States Code, to declare English as the official language of the Government of the United States:

Mrs. COLLINS of Illinois. Mr. Chairman, the Gingrich Republicans have now apparently adopted the carrot and the stick concept of legislative strategy and behavior. The Gingrich Republicans would rather wield the stick at people who are different and punish them because they are non-English speaking. The stick: read like me, talk like me, or don't try to be like me—successful, confident, self-sufficient. Not a carrot, learn the English language as well as your native language, then you can be more economically competitively because I don't speak your language. Republican stick: I don't want to compete with you on a level playing field and I am in control, so I will make a rule that says you will not ever have a chance to catch up with me.

As if the major political parties of America needed any further demonstration of their differences, H.R. 123 is another prime example from its intent to its description. The Gingrich Republicans labeled it the English Language Empowerment Act, but to the Democrats it is the English-only bill. When we look at the dif-

ferences in the political parties, this can be another prime example of the arrogant, elitist demeanor of the Gingrich Republicans who do not subscribe to the basic principles of polite society and guaranteed under the U.S. Constitution that we don't all have to be the same to be acceptable.

I support programs to assist immigrants and other non-English-speaking persons to learn the English language. Furthermore, I believe it is important that our Government provide these individuals every opportunity to achieve this goal. However, at the same time, we must remain respectful of the traditions and cultures of those who came to America in search of safety, economic opportunity, a new life. No law should ever be passed which states, or even implies, that immigrants to the United States must give up their native language or traditions. It is, in fact, the intermingling of such diverse peoples which has made our country so great and this must be remembered. I am one of the fortunate Members who is privileged in representing a district that is diverse with a multi-ethnic and multi-lingual constituency. We celebrate our diversity in all things and oppose any efforts to impose a one-size-fits-all mentality for language.

One example of the ill-conceived results of this bill would be to discontinue bilingual ballots. As the cultural makeup of our Nation continually changes, so too must the Government adapt to most effectively serve the needs of all its citizens. In 1992, when Congress passed the Voting Rights Improvement Act authorizing bilingual registration forms and ballots to communities with bilingual populations, there were over 88,000 people in Cook County, IL, who had not previously been able to vote because they were not fluent in the English language. One of the most fundamental rights that we Americans are guaranteed under the U.S. Constitution is the right to vote.

Voting, justice, education, economics, and safety are just some of the areas where language should not be a barrier to access or equality. This bill, in attempting to discriminate against non-English-speaking persons, begins an unfortunate precedent.

I urge my colleagues to defeat this legislation.

PREVENT TEEN PREGNANCY

HON. EVA M. CLAYTON

OF NORTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

Friday, August 2, 1996

Mrs. CLAYTON. Mr. Speaker, I am pleased that we have established a congressional advisory panel to the National Campaign to Prevent Teen Pregnancy. This bipartisan, multiideological panel is an important step. During the 104th Congress, I have spoken out often and devoted more time and energy to teen pregnancy prevention.

The "Kids Having Kids" report recently released by the Robinhood Foundation gives the alarming costs and consequences of teenage childbearing. It shows that teenage childbearing costs U.S. taxpayers a staggering \$6.9 billion per year and the cost to the Nation in lost productivity rises to as much as \$29 billion annually. The consequences to the families and the children of these teen parents in health, social, and economic development are devastating.