session of the Senate on Friday, July 31, 1998. The purpose of this meeting will be to review pending nominations to the U.S. Department of Agriculture and the Commodity Futures Trading Commission and vote on confirmation.

The PRESIDING OFFICER. Without objection, it is so ordered.

COMMITTEE ON AGRICULTURE, NUTRITION, AND FORESTRY

Mr. NICKLES. Mr. President, I ask unanimous consent that the Committee on Agriculture, Nutrition, and Forestry be allowed to meet during the session of the Senate on Friday, July 31, 1998. The purpose of this meeting will be to mark-up legislation related to the year 2000 computer problem and the U.S. Department of Agriculture.

The PRESIDING OFFICER. Without objection, it is so ordered.

COMMITTEE ON BANKING, HOUSING, AND URBAN AFFAIRS

Mr. NICKLES. Mr. President, I ask unanimous consent that the Committee on Banking, Housing, and Urban Affairs be authorized to meet during the session of the Senate on Friday, July 31, 1998, to conduct an oversight hearing on mandatory arbitration agreements in employment contracts in the securities industry.

The PRESIDING OFFICER. Without objection, it is so ordered.

COMMITTEE ON THE JUDICIARY

Mr. NICKLES. Mr. President, I ask unanimous consent that the Committee on the Judiciary be authorized to meet during the session of the Senate on Friday, July 31, 1998 at 10:00 a.m. in room 226 of the Senate Hart Office Building to hold a hearing on: ''Drugs, Dignity and Death: Physician Assisted Suicide?''

The PRESIDING OFFICER. Without objection, it is so ordered.

SPECIAL COMMITTEE ON YEAR 2000 TECHNOLOGY PROBLEM

Mr. NICKLES. Mr. President, I ask unanimous consent that the Committee on the Year 2000 Technology Problem be permitted to meet on July 31, 1998 at 9:30 a.m. for the purpose of conducting a hearing.

The PRESIDING OFFICER. Without objection, it is so ordered.

ADDITIONAL STATEMENTS

''PRIVATE HEALTH INSURANCE: IMPACT OF PREMIUM INCREASES ON THE NUMBER OF COVERED INDIVIDUALS IS UNCERTAIN'' (GAO/HEHS–98–203R)

● Mr. JEFFORDS. Mr. President, today, I am releasing a new U.S. General Accounting Office (GAO) report entitled ''Private Health Insurance: Impact of Premium Increases on the Number of Covered Individuals Is Uncertain'' (GAO/HEHS–98–203R). In November, 1997, the Lewin Group published a study that estimates for every one percent increase in health insurance premiums, 400,000 people would lose their health care coverage. This GAO report assesses the methodology used in the Lewin Group report and evaluates the factors that could determine how premium increases relate to the number of individuals with health insurance coverage.

Over the past 14 months, the Committee on Labor and Human Resources has held nine hearings on issues relating to health care quality and two hearings on ways to increase health insurance coverage. At each of these hearings, the point was made that proposed health care legislation could increase the cost of health care and have the unintended consequence of reducing the number of individuals covered by employer-sponsored health care.

The GAO report found several problems with the original November, 1997, Lewin Group estimate. GAO concluded that, based on a more recent Lewin Group report, if health insurance premiums increase by 1 percent for only some types of insurance (for example, HMOs), then the coverage loss would be less than 300,000.

The first concern identified by the GAO with the November, 1997, Lewin Group report is that it was based on the effects of insurance premium subsidies on an employer's decision to offer insurance. The Lewin Group concluded from its studies that a one percent decrease in premiums would induce employers to offer coverage to an additional 400,000 employees. The Lewin Group then assumed that this same relationship could be reversed to represent accurately the number of employees who would lose coverage if premiums increased. The GAO analysis concludes that a more important variable in assessing the impact on health insurance coverage is not whether an employer decides to offer insurance coverage, but whether an employee will choose to accept it.

According to the Current Population Survey data, in 1996, about 70 percent of the population under the age of 65 was covered by health insurance purchased through an employer or purchased privately. About 12 percent of the population was covered by Medicare, Medicaid, or the Civilian Health and Medical Program of the Uniformed Services. And the remaining 18 percent of the population was uninsured.

Between 1987 and 1996, the number of workers who were offered insurance by their employers rose from 72.4 percent to 75.4 percent; but, at the same time, the number of workers who accepted coverage actually fell from 88.3 percent to 80.1 percent. There could be several reasons for this declining acceptance rate. In 1988, employees in small firms with fewer than 200 workers paid an average of 12 percent of their premiums. However, by 1996, the employees' premium contributions had risen to 33 percent. Also, during this same period, the States were expanding the eligibility requirements for their Medicaid programs, and the real incomes of workers declined.

The studies available to the Lewin Group in preparing their November, 1997, report were primarily focused on an employer's decision to offer coverage, not on the relationship between the cost of insurance and the number of individuals covered by insurance. These studies also varied widely in their research questions and their findings. Some of the older studies used data from 1971 and earlier.

The second factor identified by the GAO was the release by the Lewin Group, in January, 1998, of a revised estimate of the coverage loss due to health care premium increases. The Lewin Group now believes that approximately 300,000 people could lose their employer-sponsored coverage for every one percent increase in premiums. The new estimate is based on a new statistical analysis of the relationship between what employees pay for health insurance, and the likelihood that their families have access to employer-sponsored health insurance.

The Lewin Group estimates also assume equal premium increases for all types of insurance products. Since the legislation that Congress is considering will primarily affect HMO premiums, employees faced with higher premiums may switch to other types of insurance rather than drop coverage entirely. Based on the work of the Barents Group, the GAO found that this change in plans by employees would further reduce the Lewin Group estimate to a number less than 300,000.

In conclusion, the GAO report indicates that if health insurance premiums increase by one percent for only some types of insurance (for example, HMOs), then the coverage loss predicted by the Lewin Group would be less than 300,000. However, the GAO urges that this figure must be used cautiously. There are still many factors that were not included in the Lewin Group estimate, such as: changes in benefits offered by an insurance plan; changes in real wages; and what percentage of a premium increase is passed on from the employer to the employee.

Mr. President, as we consider legislation to ensure that Americans have access to high-quality health care, we must also be concerned that new health plan requirements do not lead to increased numbers of the uninsured. The GAO report, ''Private Health Insurance: Impact of Premium Increases on the Number of Covered Individuals Is Uncertain,'' will be a valuable resource for the Congress in achieving an appropriate balance between these two important societal goals.●

FISCAL YEAR 1999 DEFENSE APPROPRIATIONS BILL

● Mr. DODD. Mr. President, I want to congratulate the Chairman and Ranking Member of the Defense Appropriations Subcommittee—Senator STEVENS and Senator INOUYE, respectively—for finishing work on this appropriations

bill. Every year their Subcommittee does the vitally important work of balancing the multitude of priorities that make up this nation's defense. Their work becomes more important every year as our nation leaves behind the more predictable Cold War era.

I am pleased that this bill contains full funding for the second New Attack Submarine. This highly capable and relatively inexpensive class of submarines will take a lead role in the defense of this nation well into the 21st century. This submarine is exactly the type of military asset that we will rely on in the years to come. It is multi-mission capable, it will make use of new technology as it develops, and it will be able to remain on station at all corners of the earth.

This bill also provides for the helicopter needs of the Army and the National Guard. Both the Blackhawk and the Comanche helicopter programs achieved significant increases beyond the President's request. This year, strong Congressional support brought the number of Blackhawk-type helicopters from the 22 requested by the Administration to 34. I hope that as the Administration develops the Fiscal Year 2000 defense budget, it will take into account the fact that the Army, Navy, and National Guard need these helicopters sooner rather than later. We need 36 helicopters per year to fulfill requirements expeditiously and to trigger the savings that would come from a purchase of that size. The Comanche helicopter, still in development, enjoys a similar level of Congressional support that is matched only by the support it enjoys at the Pentagon. This bill's support for the Comanche is reassuring.

I am particularly pleased that two amendments that I offered to this bill were accepted. The first will expand the Defense Department's programs aimed at monitoring and researching Lyme Disease. The disease is a serious problem in the Northeast and is listed by the Defense Department as a militarily significant disease for troops stationed within the United States and deployed worldwide. The sooner we confront this disease with the necessary resources, the sooner the Defense Department and this nation will be able to avoid the significant losses from this terrible disease.

Also, I am glad that the Senate included my amendment that will eliminate the delay in processing Army pensions. All military retirees are due a pension and medical benefits beginning at age 60. My amendment will ensure that pensioners receive their payments and benefits on time. Mr. Arthur Greenberg, of Hamden, Connecticut, first brought this problem to my attention several weeks ago. He wrote a letter to me and stated that the Army had told him that he would not receive his pension or medical benefits until nine months after his 60th birthday. To my surprise, Mr. Greenberg's case was not an isolated incident. The Army told me that 40% of its caseload was backlogged. This is absolutely unsatisfactory, and that is why I put this amendment forward. This amendment directs the Secretary of the Army to eliminate the backlog by the end of this calendar year and to submit a report to Congress on the matter. I fully expect that those who put their lives at risk to defend this nation will soon begin to receive their pensions and benefits, as expected, on their 60th birthday.

In sum, this bill is a responsible effort to provide for the national defense for Fiscal Year 1999. The New Attack Submarine, Comanche and Blackhawk helicopters, F–22 and F/A–18 fighters, C–17 cargo aircraft, and the many other assets that this bill funds are vitally important to protecting our way of life and our interests throughout the world. As usual, the men and women in my home state of Connecticut, whether they serve in the military or in the defense industry, will play important roles with respect to this bill. Overall, I support this bill, and I am glad that this body has nearly unanimously agreed on it.●

IDAHO'S 116TH—THE SNAKE RIVER BRIGADE

● Mr. KEMPTHORNE. Mr. President, I rise today to offer my praise for the men and women of the Idaho National Guard as they prepare to complete their exercise at our nation's crown jewel for desert warfare training.

It is, Mr. President, the National Training Center (NTC) at Fort Irwin, California. It is in those harsh and challenging conditions that our Army and National Guard personnel receive the best training of any armed force in the world.

I had the pleasure of spending this past weekend with the 116th Cavalry Brigade of the Idaho Army National Guard as they conducted Operation Desert Avenger at the NTC. The 116th, also called the Snake River Brigade, is only the second National Guard brigade to train at NTC in eight years. And from what I saw, Mr. President, they are more than holding their own.

Under the leadership of The Adjutant General, Major General Jack Kane, Brigade Commander Colonel Lawrence LaFrenz, Sergeant Major Austin Cummins and Brigade Sergeant Major Patrick Murphy, the men and women of the 116th have set an example that all future National Guard units will be hard-pressed to match.

Mr. President, the Snake River Brigade spent over two years preparing for their training rotation at NTC. Not only was there the logistical problems associated with getting more than 1,700 Idahoans and their equipment to California, but they supplemented the Idaho Guard with units from 41 other states and Canada. Nearly 5,000 men and women of the National Guard are taking part in Operation Desert Avenger. One can only imagine the myriad of details that had to be handled to make this exercise a success. Think of all the planning that had to be done years ahead of the actual training. Mr. President, under the guidance of the Adjutant General and his staff, I believe Idaho's 116th Brigade has developed the model for how Guard units should prepare for this high intensity training.

Not only was the Snake River Brigade prepared, they performed above expectations. While these training exercises are not a test, the performance is observed and evaluated. The goal is to make the leadership and troops perform to the best of their ability. On the day I visited, the 116th beat the opposition forces. That is significant. Active duty Army units that come to NTC on a regular basis that don't do that. Those Idahoans can now go home with their heads held high. Talking with the tank crews, artillery units and support teams later, you can see the devotion they have and how high morale is. I'll tell you, Mr. President, had there been a National Guard recruiter on the field right after that battle, many of those soldiers would have immediately signed up for another tour of duty.

All Idahoans can be proud of the citizen-soldiers of the Snake River Brigade, and I would like to salute them here in the United States Senate.

These men and women are on call, prepared to defend our freedom. Mr. President, we owe a tremendous debt of gratitude to the families of these patriots, who support them at home, and to the employers, who allow them the time away from work to attend training like NTC.●

THE SECOND INTERNATIONAL CONFERENCE FOR WOMEN IN AGRICULTURE, HELD IN WASHINGTON, D.C., ON JUNE 28–JULY 2, 1998

● Mr. LEAHY. The role of women in the production and development of the global agriculture system has historically been largely overlooked. Women, however, are an indispensable part of the system, producing 65% of the world's food supply. They have historically held the primary burden for the production, acquisition, and preparation of food for their households. According to the International Food Policy Research Institute, in Africa women produce up to 80% of the total food supply.

Women contribute a great deal to the agricultural backbone upon which we all rely, and yet they too often go without praise or thanks. I want to recognize the invaluable role that women play in feeding the world.

In the last few years, several important steps have been taken to assure that women working in agriculture around the world are given the recognition they deserve. In 1994, the First International Conference on Women in Agriculture was held in Melbourne, Australia. It was designed as a forum for women involved in agriculture to