

would have an obligation to their country for 1 or 2 years. And that obligation could be their choice of national service. They could go into the military. They could go into the Peace Corps. They could go into AmeriCorps; part of that, the Job Corps. They could go in as teachers' aides. They could do innumerable tasks and, in return, have some financial incentives for their own education, something akin to what we did after the Great War, the GI Bill, where soldiers could come back and go to school.

The politics is not right for that. It would be costly. But that is a goal I think we ought to work toward. Instead, what we are doing is exactly the opposite by cutting AmeriCorps.

#### LIBERIA

Mr. NELSON of Florida. Mr. President, I was looking forward to going right now to a classified briefing on Liberia as part of our Senate Armed Services Committee. It is my understanding that briefing has been canceled because they feel too many of the Senators have already gone back to their States. I am going to still see if we can get that information for those of us on the Armed Services Committee who are still here.

But as we look at Liberia, we cannot keep delaying decisionmaking. I think putting the marines on the boats offshore is clearly a step in the right direction, but this should have been done a couple of weeks ago. Although it wasn't, the marines are in transit, and that is a step in the right direction.

What do we need to do? I think it is clearly in the interest of the United States that we diplomatically—in addition to the military action—make sure the cease-fire we are trying to get in place stays, and to reach out to all sides, including the rebel side. I think they have an interest in having the cease-fire. We need to make sure that cease-fire sticks. Then we need to work out an arrangement whereby the African troops come into place. At that point, once there is a military presence stabilizing the country, I think we should have a simultaneous evacuation of Taylor with our U.S. Marines coming in with a presence for a short period of time, with mainly the peace-keeping burden being put on the ECOWAS or African troops. Clearly, we, the United States, need to be directly involved in order to stabilize that region, with a minimum of involvement of U.S. troops.

It is clearly in our interest that part of Africa be stabilized. We are going to have to help with it. I think the movement of the marines into that region, albeit on the ships offshore, is a step in the right direction. I hope something akin to what I have laid out here will, in fact, be put into place.

So thank you, Mr. President, for the opportunity to share these thoughts. I yield the floor.

The PRESIDING OFFICER. The Senator from Missouri.

#### ASSOCIATION HEALTH PLANS

Mr. TALENT. Mr. President, it is my pleasure to speak to the Senate today about a subject on which I have risen to speak before, a very important piece of legislation that I think has the potential to solve what is probably the No. 1 problem that small businesspeople and their employees confront today. I am talking about the bill which I have cosponsored along with Senator SNOWE, who is the chairman of the Small Business Committee, and others. It is a bill to allow small businesspeople to create association health plans.

This bill is not a Government program. In a time of great deficits, it does not require us to spend any money. It is going to take a long step toward solving the problems of the uninsured, reducing the number of the uninsured, and getting working people better health insurance at less cost. It does not cost the taxpayers anything because all it does is allow people to work together and do for themselves, as small businesspeople and employees of small businesses, what big companies and employees of big companies can already do.

Most people in the United States who have health insurance are a part of a big national pool—almost everybody is. You are either in Medicaid or Medicare or the Federal Employees Health Benefits Plan or covered by a labor union plan or a multi-employer plan with a labor union or you work for a big company. If you are in any of those situations, you are covered by health insurance, and it is health insurance where you are a part of a big national pool.

The only people who are not in that situation are people who work for small businesses. I define that very broadly. That includes farmers. It includes people who are self-employed consultants operating out of their own home. They are in the small group market. They have to buy insurance. If they own or run a small business or a farm, they are buying insurance for small groups of people, 5 people or 10 people or 20 people or 25 people.

Insurance works better when you spread the risk across as large a pool as possible. It doesn't take an advanced degree to understand that. All association health plans do—and it is very important what they do—is simply allow the employees of small businesses to get the same efficiencies and economies of scale that employees of big business already enjoy. All I would do is allow trade associations—the Farm Bureau, the NFIB, the Chamber of Commerce, the National Restaurant Association—to sponsor health insurance coverage nationally the same way the human resources side of a big company would do.

Let's take a big company such as Emerson Electric, a great company in Missouri, or Sprint, or Anheuser Busch, all headquartered there. They have a human resources side, an employee benefits side. They contract

with insurance companies nationally; they may have a self-insured side. Then their employees all over the country can enjoy an option in different plans as part of pools of 5 or 10 or 20 or 30,000 people. The administrative costs of such plans are much lower because they are spread across a much wider base of employees. They have much greater purchasing power and negotiating power when dealing with the big insurance companies. They have the competitive possibilities of self-insurance. So insurance is better in that situation and it costs less.

It doesn't mean they don't have problems, but you are a lot better off there than you would be and are right now if you are struggling as a small business owner or the employee of a small business.

Of the 44 million people uninsured in the country, about two-thirds either own a small business or work for a small business or are dependents of somebody who owns or works for a small business. I am including farmers. Then there are tens of millions of other people who may have health insurance through a small business, but it is bare-bones health insurance. It is not what it should be because the costs are so high, and they are going up every year.

There is a human side to this. Senators who have not done this—I imagine most Senators have—go out and talk to people who work in small businesses or run small businesses. I guarantee you, they will tell you the No. 1 problem they are confronting, short and long term, is the rising cost of health insurance and increasing unavailability. This hits people where they live.

We have had too many layoffs in Missouri. We have lost more jobs in Missouri in a 1-year period than any other State. There are a lot of bad results connected with the layoff, obviously. But I think maybe the first that hits a family when they lose a job or are concerned about losing a job, particularly if it is a family with kids, is: What about my health insurance? What do I do for that? It is as important as people's wages.

Folks in the small business sector, employees of people in the small business sector have labored too long in a market that does not work. It is dominated by a few companies, and they are acting more and more like monopolists, raising prices higher and higher, providing fewer and fewer services, less and less quality insurance. We need to do something about it. We can do it, if this Senate will pass association health plans. It passed in the House by 100 votes last month—strong bipartisan support. It has passed several years in a row in the House. The President supports it. We in the Senate ought to pass it.

I fought on the floor of the Senate for it. I will continue to do so. It is a great bill. We have great sponsors. We will take up the debate again in the fall. I am very hopeful we can pass it.