

EC-1178. A communication from the Secretary of Housing and Urban Development, transmitting, a draft of proposed legislation to exempt HUD and Agriculture multifamily loan foreclosures and related actions from the bankruptcy code; to the Committee on the Judiciary.

REPORTS OF COMMITTEES

The following reports of committees were submitted:

By Mr. CHAFEE, from the Committee on Environment and Public Works, without amendment:

S. 1033. An original bill to amend the Federal Water Pollution Control Act to establish uniform national discharge standards for the control of water pollution from vessels of the Armed Forces, and for other purposes (Rept. No. 104-113).

STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

By Mrs. KASSEBAUM (for herself, Mr. KENNEDY, Mr. FRIST, Mr. DODD, Mr. JEFFORDS, Ms. MIKULSKI, Mr. GREGG, Mr. WELLSTONE, Mr. GORTON, Mr. PELL, Mr. HATCH, Mr. SIMON, Mr. CHAFEE and Mr. LIEBERMAN):

S. 1028. A bill to provide increased access to health care benefits, to provide increased portability of health care benefits, to provide increased security of health care benefits, to increase the purchasing power of individuals and small employers, and for other purposes; to the Committee on Labor and Human Resources.

THE HEALTH INSURANCE REFORM ACT OF 1995

Mrs. KASSEBAUM. Mr. President, I rise today to introduce on behalf of myself, Senators KENNEDY, FRIST, GREGG, JEFFORDS, GORTON, HATCH, CHAFEE, PELL, DODD, SIMON, MIKULSKI, WELLSTONE, and LIEBERMAN, the Health Insurance Reform Act of 1995.

This legislation will make it easier for individuals and employers to buy and keep health insurance—even when a family member or employee becomes ill. And it will allow people to change jobs without fear of losing their health coverage.

Despite past State and Federal reform efforts, the lack of poor portability of health insurance remains a serious concern for many Americans, particularly those with preexisting health conditions. The General Accounting Office estimates that as many as 25 million Americans could benefit from this legislation.

The Health Insurance Reform Act builds upon and strengthens the current private insurance market by, one, guaranteeing that private health insurance coverage will be available, renewable and portable; two, limiting preexisting condition exclusions; and, three, increasing the purchasing clout of individuals and small employers by creating incentives to form private, voluntary coalitions to negotiate with the providers and health plans.

Mr. President, I believe that the American people want us to work to-

gether to fix what is broken in the current system without relying on big Government solutions.

The legislation we are introducing today does not impose new, expensive regulatory requirements on individuals, employers or States. It does not create new Federal bureaucracies. It does not create any new taxes, spending or price controls nor does it require employers to pay for health insurance coverage.

While this insurance reform legislation alone will not cure all the ills of the Nation's health care system, it will in some small and important ways, I believe, promote greater access and security for health coverage for all Americans by requiring private insurance carriers to compete based on quality, price, and service instead of by refusing to provide coverage to those who are in poor health and who need it the most.

Mr. President, I want to thank all of my cosponsors. Senators GREGG, FRIST, JEFFORDS, HATCH and GORTON have all contributed a great deal to this effort. Senator JEFFORDS has worked particularly hard on the group purchasing provisions of the legislation. But I want to especially recognize the contributions of the ranking member of the Labor and Human Resources Committee, Senator KENNEDY. He has worked, along with his staff, for many hours, in many ways, to help make this legislation a bipartisan effort. Senator KENNEDY has spent many years on the health care agenda working tirelessly to improve the health care delivery system. And I am particularly pleased that this is such a strong bipartisan bill that we are introducing today. It is not a major piece of legislation. As I said, it is not going to be the answer to all the ills in our health care system. But I think it is a very important step forward.

I am confident that with the support of the other original cosponsors and others, the Labor Committee we will be able to report this legislation favorably in the near future and we can begin to move forward, on a bipartisan basis, to make private health insurance more readily available, more secure and more affordable for all Americans. Mr. President, I intend to work with all of my colleagues to ensure that these reforms are enacted during the 104th Congress.

Mr. KENNEDY. Mr. President, first of all, I welcome the opportunity to join Senator KASSEBAUM in the introduction of the Health Insurance Reform Act of 1995. I would like to pay tribute to her leadership in this area which is of enormous concern to the American people—addressing the issue of access to health insurance in a way that is going to be reasonable for working families in this country.

Making health insurance available to working Americans means they will be able to receive the kind of high-quality health care that is possible in this country—and that care will be available in the inner cities and rural com-

munities of this country. Improving access to health care is one more way of stressing the obvious importance of prevention and demonstrating our commitment to the American people, particularly our seniors, to provide them with the security of health benefits in this diverse and complex Nation.

Building on the current health care system is incredibly, incredibly difficult and complex. Many of us have been addressing this issue over a considerable period of time. I think comprehensive reform of the system is still a very, very worthy objective.

But what we have today is something which, I think, is extremely important. There will be those who say, "Well, have we lost our goal of trying to deal in a comprehensive way? Should we just come back and try to reform the entire system? Let's just wait for the opportunity to do so."

Senator KASSEBAUM has said, "Let us try to find common ground and let us try to make progress in areas where progress can be made. And, at a time where we do have diversity on a great many issues that are of very great importance and where there is a difference in viewpoint by the American people, expressed by their representatives—let us put that aside and say that it is more important for families in this country to have access to health care; it is more important to make meaningful progress to try to address their central needs." I think she deserves great credit for these initiatives and for working in a very strong, bipartisan way to try to find common ground on an issue which is going to make a very important and significant difference in the lives of millions of Americans who have preexisting conditions. This bill will help respond to the real needs and anxieties of millions of people.

Often we debate and discuss the bottom line issues in terms of cost, and that is certainly important. But for those who have a disability, we forget that these people live with a sense of fear and anxiety about what their future holds and whether they will have coverage for their health needs, or whether they will be locked into a particular work situation. The reforms in this bill let people know that Congress believes our working Americans deserve opportunities for moving ahead in terms of their career and progress for their families—which have been limited. It also encourages small businesses to work together to try to leverage the system in a positive and constructive way by using their purchasing power in the economy to negotiate a more reasonable cost for health care.

So, even though some might consider this a modest step, I think it is an extremely important one. And it is one in which I welcome the opportunity to work with Senator KASSEBAUM and to work with Senator JEFFORDS, who, as Senator KASSEBAUM has mentioned, spends a great deal of time on this issue. Many others on our committee