

it sprung on them as a September surprise for seniors, why it is they are hiding their plan.

I think the reason is clear to any close observer of what is happening to Medicare, why it is that our Republican colleagues are, in fact, mediscared when it comes to revealing the details of their plan to alter and decimate the Medicare system.

The whole plan is based on two premises. No. 1 is the premise that it is not so much about Medicare that they are concerned, but they need a certain amount of money and it just so happens that what I have always viewed as the Medicare trust fund, but what they seem to see as the Medicare slush fund, has moneys coming into it that are available to meet their need to provide some tax shift and relief for the most privileged few in our country. It is really not a battle about Medicare. It is just that there are Medicare funds there that they want to use for something else.

The second and the most significant premise about these so-called reform plans that the majority leader does not want to fall on his swords on and is not dumb enough to fall on his sword on, is that all of the various approaches that have been conceived in the name of reform are based on one simple premise, and that is that health care is just too cheap for our senior citizens; they are not contributing enough to their Medicare.

In fact, even though they contribute more on the average as a proportion of their income than any other age group in this country, although they have no Medicare coverage for prescriptions, which is an extreme cost for many of our Nation's seniors or for the families that are backing up their parents, although there is no real effective coverage anywhere for long-term health care, for the long-term health care needs of many of our Nation's seniors, these so-called reform plans are based on the assumption that our seniors are just getting by with having to pay too little and that they ought to have to pay more with reference to their health care.

One of the concepts that is being advanced, and all of these concepts we get not from anything that has been said at this microphone or anywhere on the floor of this House, because to this very day, since this idea of junking Medicare as we have known it has come out from our Republican colleagues, from day one, they have been as silent as this microphone to my left is at the moment when it comes to detailing their plans. They have been mediscared to come to this floor and level with the American people and tell the American people what it is that they are doing. They have yet to utter a word of specifics.

There are a number of internal memos that, thanks to the freedom of the press in this country, reporters have investigated and they have talked to staff members and they have gotten

contact here and there, and some of the Nation's leading news periodicals, relying on those Republican staff members and off-the-record comments, have begun to get the details of what is about to be sprung on it two months from now in September.

One of the ideas that is about to be sprung on us is the idea consistent with the approach that American seniors are just not paying enough out of their pocket for their health care, that we ought to discourage them from buying insurance, the MediGap insurance that many seniors purchase in order to cover what Medicare does not cover now.

The theory, according to these investigative reports is that, relying on Medigap insurance, seniors just do not have to pay enough for their coverage.

The second idea is to raise monthly fees, and the third is to actually raise the age at which people can qualify.

All of these suggest that the American people need to get more informed about the September surprise for seniors that our Republican colleagues plan to pose with reference to Medicare.

---

#### SOLVENCY OF MEDICARE

The SPEAKER pro tempore. Under the Speaker's announced policy of May 12, 1995, the gentleman from Florida [Mr. SCARBOROUGH] is recognized during morning business for 5 minutes.

Mr. SCARBOROUGH. Mr. Speaker, now I have heard it all. It is the Republicans that are mediscared? I am sorry. I thought it was the President of the United States, a Democratic President of the United States, that had his Medicare trustees go out and study the solvency of the system.

He did that and they came back, and they came back with a conclusion that I am sure made the President of the United States uncomfortable. The Medicare trustees, three of whom are in the President's own Cabinet, came back and told the President of the United States: Medicare is going bankrupt in 7 years. Let me repeat that. The Medicare trustees came back and said: Mr. President, Medicare goes bankrupt in the 2002.

Yet, since that report has come out, we have seen nothing but speeches like the one that we just heard talking about how mean-spirited the Republicans and the conservative Democrats are for actually daring to step forward and try to save Medicare.

We have seen the minority leader come to the microphone and continually show a picture of two senior citizens, Ma and Pa Middle America, and say, it is the mean-spirited Republicans that are going after Ma and Pa America because they are coming in and they are going to change the Medicare system.

Let me tell you something. That is demagoguery. I am sorry. That is all it can be called. When the person stands behind that microphone and knows in 7

years that those senior citizens that they are coming up proclaiming to protect will be part of a Medicare system that is bankrupt and they are too afraid to do anything about it and they attack those who would dare to step into the fray and try to save Medicare, that is demagoguery defined. It is what is worse with Washington politics, somebody standing on the sideline doing nothing but pointing fingers at the other side when they dare to tackle a problem that the other side is afraid to touch.

Do you want to understand this debate? Do you want to understand in the end where the lines are drawn in this debate? Just remember this, and I will repeat it one or two times so you can remember it. Medicare is going bankrupt and the House Democrats are doing nothing about it. Medicare is going bankrupt and the House Democrats are doing nothing about it. Medicare is going bankrupt, bankrupt, and the House Democrats are doing nothing about it.

I have two choices. I can go back to my mother 7 years from now and my father 7 years from now and tell them in Pensacola, FL, "I am sorry, mom and dad, that this system is bankrupt, but 7 years ago when the Board of Trustees came back on Medicare and told me that it was going bankrupt, I lacked the political courage to do anything about it because I was afraid what the other side might tell me."

I am not going to do that. Let me tell you something. It is not just Republicans, House Republicans, that are being left out on the line. The House Democrats have abandoned their President. Say what you will about President Clinton, say what you will, but even he recognizes that Medicare is going bankrupt and the House Democrats are doing nothing about it.

Mr. Speaker, they can come behind this microphone all they want and say how mean-spirited it is all they want, but it does not change a basic fact. Medicare is going bankrupt and the House Democrats are doing nothing about it.

I will not wash my hands of this matter and there are leaders throughout Washington that will not wash their hands of this matter. We will reform Medicare to save it and I hope somebody on the Democratic side will do the same thing.

---

#### ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. The Chair would remind all Members to avoid personal references to the Members who have participated in the morning hour debates.

---

#### SHORTFALL IN MEDICARE

The SPEAKER pro tempore. Under the Speaker's announced policy of May

12, 1995, the gentlewoman from Colorado [Mrs. SCHROEDER] is recognized during morning business for 5 minutes.

Mrs. SCHROEDER. Mr. Speaker, I probably represent the Democratic side and let me try and clear up this Medicare thing. Yes, we do have a report from the trustees of Medicare that it will have a shortfall starting in the year 2002.

Let me ask a question. Here is the big difference between the sides. If you had a report saying there would be a shortfall in the year 2002, would you run out then and take another \$270 billion out of this account? It is not going to have a surplus. It is going to have a shortfall. If you take \$270 billion out of it, boy, oh boy, is it going to have a shortfall in the year 2002 because that is exactly what the other side of the aisle is trying to do.

We hear all this yelling and posturing. It is because they do not have the facts on their side so they have got to yell louder.

Now they are going to take the \$270 billion out to give a tax cut, and it is basically going to be for people who make over \$350,000 a year. They are going to get about a \$20,000 a year rebate. Goody for them, and the people who are on Medicare are going to pay for it.

On this side of the aisle, what the President has said is that the Medicare system is in trouble and he is talking about trying to cut down \$70 billion. There is a big difference between \$270 billion and \$70 billion, but he is talking about trying to cut out waste of \$70 billion or find efficiencies of \$70 billion and not fund a tax cut, but reinvest it in the Medicare fund. That will help make it solvent.

If you take the money out and it is already in trouble, you only escalate the problems you are going to have. If you take it out of the trust fund and try to find efficiencies and the savings you get you put back in the trust fund, then you hope to make it solvent. That is what all of the screaming is about.

It is really very simple. What has really happened is they do not want to admit what they are doing. I mean, it is embarrassing. The people are not stupid in this country. Thank goodness. They know there is a big difference between finding savings and reinvesting it in that trust fund, and it should be a separate trust fund because you put the money in separately. It did not come out of general revenues, and people are trying to find it as a way to do a bill payer for big tax cuts that this side is not supporting.

Why do I care so much about Medicare? Because if you gut Medicare the way they are talking about it, the impact it is going to have on the American woman is very serious. Many more women than men are on Medicare, but not only at the Medicare level. It is going to impact women who are not on Medicare because women are still the primary caregivers in this country, and if older women suddenly find they can-

not make a go of it because Social Security does not give them enough money to pay the increased costs in their health care thing, they are going to end up having to move back with families or rely on families for more care-giving or whatever, and while many men do that, the still highest percentage of care-giving is still done by woman.

Let me just give some statistics that show you what kind of trouble women are in. I only say that everything that I put out here, if you are an older woman and you are an older woman of color, the situation is much less.

Very, very few, in fact, only 13 percent of America's women over 65, receive a private pension, only 13 percent. Why? Because when they were in the workplace, they had marginal jobs. Most did not have benefits; and if they do get a pension, their pensions are at the very lowest. So the 13 percent who do the best still are at the lowest end of the pension scale because it was before affirmative action; it was before a lot of things, and these women had very poor-paying jobs.

As a consequence, we have many, many women over the age of 65 relying solely on Social Security, solely on Social Security, and out of that, they have to make their Medicare payments and they have to make all the rest of their payments.

Most of you know, if you are relying solely on Social Security, you are in big trouble. Then, if you look at the next level of what happens to women, women live longer than men, but because we have done a very poor job in the past of doing research on women's diseases, older women are much more apt to be incapacitated by arthritis, osteoporosis, frailty, many of the kinds of diseases that we do not have an answer for at this point. As a consequence, they need it.

So I just think it is really time to put this all in perspective, that people should stop yelling, look at the facts and let us get back to saving Medicare rather than trying to gut Medicare.

---

#### PRESERVE AND PROTECT MEDICARE

The SPEAKER pro tempore. Under the Speaker's announced policy of May 12, 1995, the gentleman from Washington [Mr. METCALF] is recognized during morning business for 5 minutes.

Mr. METCALF. Mr. Speaker, the President's commission does indeed state that Medicare, and the Medicare trustees state clearly that by 1997, we start having more money coming out of the Medicare fund than going in. By the year 2002, it is bankrupt, and that is unacceptable. It is absolutely unacceptable.

Medicare must be preserved and must be protected, and we will preserve and protect Medicare. Presently, the allotment per year for senior citizens in Medicare is \$4,300. By the next 10 years, it will be \$6,400. We are increasing Med-

icare about 5 percent, a little bit more each year. This increase is called a cut only inside the beltway. The people of America can recognize the difference.

The solution of the other side is to put more money into the system that is already causing us these problems. We do not have the money today. We do not have the money. We have debt. Today we have a huge debt. It is a deficit which runs well over \$250 billion a year. If we had not borrowed all the money in the past, if we had not irresponsibly spent that money in the past, this Government is running a surplus.

Did you know that this Government is running a surplus today if you do not count the interest paid on the previous debt? All that irresponsible spending now results in a debt payment that is so large that it is more than the deficit that we are running, and it is really important to get that clear.

If we did not owe the money, we are running a surplus. Today we have to stop, we have to balance the budget, we have to stop the increasing debt, we have to solve the deficit.

The amount that is paid in interest on the debt is \$1,300 per person per year, not per wage earner or anything, men, women and children. Thirteen hundred dollars per person per year just to pay the interest on the debt. That does not buy anything that you need, does not buy anything that the Government does; just to pay the interest.

A child born in 1995 will look forward to paying \$187,000 in their lifetime just to pay the interest on the debt. That is about the cost of a very nice home. What we are doing to our children by refusing to get the spending in control is to remove their chance to own a home. My wife and I have realized the American dream. We have a home. We have it fully paid for. My grandchildren will not have that opportunity unless we solve that problem.

I just want to throw in one other little statistic to remember about debt and the growing debt. It is so easy to just continue. The people of England are still paying interest on the money they borrowed to fight Napoleon. They have paid that money 14 times over. They paid 14 times as much as they borrowed in interest and they are still paying the interest.

If we do not solve this problem, if we do not solve this problem right in the next very few years, we are subjecting our own children to debt slavery. We are taking money out of their standard of living just to pay interest on the debt. Permanent interest payments on a perpetual debt is debt slavery for children. We have to balance the budget and we will balance the budget.

---

#### RECESS

The SPEAKER pro tempore. There being no further requests for morning business, pursuant to clause 12, rule I, the House will stand in recess until 12 noon.