treatment cost, he will say, do not worry about it. Your insurance will cover it.

My colleagues, your insurance may cover it, but you never see the bill. You do not know how much you are being charged by the doctor, the hospital, the health care provider. We think the American public ought to be able to enter into that contract, if you will. We think that they ought to be able to deal not only with the provider, the doctor or the health care provider that has offered the service, we think that you can look them in the eye and ask the price and find out what kind of value you are getting for your insurance dollar.

The way to do that is to let people choose medical savings accounts. A medical savings accounts, what happens, if the average cost of an insurance policy in this country, which it is, is $4,500, if you live in Keokuk, IA, it might be a little less than that. If you live in Long Island, NY, it might be a little bit more than that, but the average cost is $4,500. For about $2,200, you can get a $2,000 deductible health care policy, $2,000 deductible, what we call a catastrophic policy. The balance of that amount will go into a medical savings account.

Now, a medical savings account is like what we would call an IRA or we could call it a medical IRA. In that situation your dollars go into your savings account. The first $2,000 or $2,100 or $2,200, depending on the policy that you buy, will be paid by you. You choose the doctor. You choose it, and if you do not spend it, you get to keep it. That is the deal that the American people want. They want health care security. They want health care affordability, and they want health care availability. It is time to not be blocked by the Senate. It is time that we go to conference and get this job done.

The SPEAKER pro tempore (Mr. MCINTOSH). Under a previous order of the House, the gentleman from Indiana [Mr. BURTON] is recognized for 5 minutes.

[Mr. BURTON of Indiana addressed the House. His remarks will appear hereafter in the Extensions of Remarks.]

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Illinois [Mr. MANZULLO] is recognized for 5 minutes.

[Mr. MANZULLO addressed the House. His remarks will appear hereafter in the Extensions of Remarks.]

PERSONAL EXPLANATION

Mr. FRANKS of Connecticut. Mr. Speaker, I missed the first three votes yesterday due to my attending my daughter's graduation from preschool. I congratulate Jessica Lynn, and I thank the Bunker Hill Nursery School for doing such an outstanding job.

Had I been present, I would have voted yea on rollcall votes 249 and 250, and I would have voted no on rollcall vote 251.

I ask that my remarks be included in the appropriate place in the RECORD.

HOWARD TINNEY

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Connecticut [Mr. FRANKS] is recognized for 5 minutes.

Mr. FRANKS of Connecticut. Mr. Speaker, last Friday night I attended a testimonial in honor of former alderman and police commissioner Howard Tinney of Ansonia, CT. Mr. Tinney has had some medical problems of late and the 400-plus people in attendance at the Rapp's Restaurant wanted to honor him for all the good work he has done for the city of Ansonia and for the State of Connecticut.

As a black Republican for three decades, Howard Tinney has been a political inspiration for many of us, myself included. We actually have a lot in common beyond being black Republicans. We both have grown up in the same city which we live in today. We both have beautiful wives, Donna for myself and Esther for Mr. Tinney. We both have three children. We both have lovely mothers that are alive and well. We both served on the board of directors of our local YMCA's. And we were both all-star athletes, though he was far better than I had ever hoped to be.

We were both the first black Republicans to have been elected to the board of aldermen in our respective cities. Howard served as a police commissioner, and I served as a fire commissioner.

Howard Tinney, however, accomplished his feats more than 10 years before I even got involved in politics. Howard Tinney was a trailblazer. He made it easier for people like myself.

Yes, Mr. Speaker, Howard Tinney has been an outstanding parent, husband, role model, and community leader. We have been blessed to have had the good fortune to have been able to have worked, played, cried, and laughed with a man of Howard's caliber. May God continue to bless you and your family, Howard Tinney.

MEDICAL SAVINGS ACCOUNTS

The SPEAKER pro tempore. Under the Speaker's announced policy of May 12, 1995, the gentleman from Washington [Mr. MCDERMOTT] is recognized for 60 minutes as the designee of the minority leader.

Mr. MCDERMOTT. Mr. Speaker, my colleague from Illinois, Mr. HASTERT, has talked recently, very briefly, about the fact that there is a health reform act which is before the Congress and which I think in this instance we both agree is important. It has provisions which allow people to take their insurance from one place of employment to another, that is portability. It prohibits the use of preexisting conditions to bar people from insurance, but unfortunately it is probably not going to pass the House of Representatives; and it is about that issue that I would like to talk.

The Republican health care bill contains provisions granting substantial tax incentives for medical savings accounts. Despite the fact that there is no public clamor for them, Republicans are obsessed with medical savings accounts.

Now, the Republicans in the House want us to believe that MSA's are the way to expand patient choice and to control health care costs, when in my opinion nothing could be further from the truth. The only things that are known for sure about MSA's is that they will provide lavish tax breaks for the healthiest and wealthiest in our society and that this will cause the cost of health care insurance to increase, making it more difficult and less affordable for employers to offer adequate health insurance.

I want to start at the beginning, because we talk about MSA's. I am not sure how many Members of the House, how many members of the general public really understand what the proposal really amounts to. MSA's are nothing more than tax-favored savings accounts for health care expenses, coupled with a high deductible health insurance policy. Under the MSA proposal which the House Republicans have advanced, health insurance for qualified employers either directly or through their employers are allowed to contribute yearly tax-exempt amounts to an MSA, a medical savings account, up to a specific ceiling. The ceilings in the House bill are $2,000 for an individual and $4,000 for a family.

The first question every American has to ask themselves is, do I have $4,000 that I can put into this medical savings account, money out of my pocket that I am going to put into that savings account. To be qualified to have an MSA, all a taxpayer needs to have beyond that money is to have coverage through a high deductible insurance plan.

This way people could use their money in the MSA. They have the high deductible. If they spend up to $10,000 or up to $3,000, whatever the deductibility is, then they would be covered by the insurance. But the first $3,000 or first $10,000, whatever that deductible is, is the responsibility of the individual patient. They have to come up with it.

They had this medical savings account that they can put up to $4,000 in. And when they have medical expenses, they can take that money out and pay the medical expenses toward the deductible which would get up to $3,000.

The problem with this latest insurance fad is that MSAs will do two things. They will destroy the health insurance market as it currently exists, and they will be an immense drain on the Federal Treasury during a time