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House of Representatives

The House was not in session today. Its next meeting will be held on Monday, June 24, 1996, at 2 p.m.

Senate

FRIDAY, JUNE 21, 1996

The Senate met at 9:30 a.m., and was called to order by the President pro tempore [Mr. THURMOND].

PRAYER

The Chaplain, Dr. Lloyd John Ogilvie, offered the following prayer:

The eyes of the Lord run to and fro throughout the whole earth, to show Himself strong on behalf of those whose heart is loyal to Him.—II Chronicles 16:9.

Almighty God, we want to be Your loyal people who receive Your strength. You know what is ahead of us today and will provide us with exactly what we need in each hour, each circumstance. We rejoice in the knowledge that You will neither be surprised by what happens nor incapable of sustaining us in our challenges. You will show us the way all through this day. Therefore, we resist the temptation to be anxious and worry. Instead we accept Your wisdom for our decisions, Your love for our relationships, Your hope for our discouraging times, replenished energy for our exhausted times, and renewed vision for our uncertain times. We dedicate this day to You. Protect us from the pride that refuses to admit our need, not only to walk more closely with You, but to be open to Your encouragement through others. May we all live this day as a never to be repeated opportunity to glorify You by serving our Nation. In our Lord's name. Amen.

RECOGNITION OF THE ACTING MAJORITY LEADER

The PRESIDENT pro tempore. The able acting majority leader is recog-

nized, the distinguished Senator from Georgia.

SCHEDULE

Mr. COVERDELL. Mr. President, today, the Senate will be in session for a period of morning business only. No rollcall votes will occur during today's session. When the Senate completes its business today, it will stand in recess until Monday. No rollcall votes will occur during Monday's session. However, the Senate will be debating the campaign finance reform bill. A cloture motion was filed on that bill yesterday and, under the order, that rollcall vote will occur at 2:15 on Tuesday, June 25.

The Senate will also resume the defense authorization bill next week. Therefore, all Senators can anticipate rollcall votes throughout next week.

Mr. President, it is my understanding that the period from 9:30 until 11 o'clock is dedicated to morning business, which I will control, or those that I would designate.

MORNING BUSINESS

The PRESIDING OFFICER (Mr. STEVENS). Under the previous order, there will now be a period for the transaction of morning business. The first 90 minutes are under the control of the Senator from Georgia.

Mr. COVERDELL. Mr. President, I will yield 5 minutes to my colleague, the Senator from Illinois.

The PRESIDING OFFICER. The Senator from Illinois is recognized for 5 minutes.

OWNERSHIP OF RADIO STATIONS

Mr. SIMON. Mr. President, back when we had the telecommunications bill up, I had an amendment that would have permitted some enlargement of ownership in radio stations, but kept a cap on. The bill we passed took the cap off completely. In this morning's newspapers, on the front page of the New York Times and Washington Post, are stories about Westinghouse buying a huge chunk of American radio. The business section of the New York Times says: "Westinghouse would own 32 percent of top markets."

That is not a healthy thing. I would like to read the honor roll. I say to my colleagues on the other side, I regret there are only two Republicans listed here, because we end up in partisan mode so often in this body, and I am sure this is one of those cases where others might have voted with us if that had not happened. But those who voted for limitation, and not taking the cap away are: Senator DANIEL AKAKA; Senator JOE BIDEN; Senator JEFF BINGAMAN; Senator BARBARA BOXER; Senator BILL BRADLEY; Senator DALE BUMPERS; Senator ROBERT BYRD; Senator KENT CONRAD; Senator MIKE DEWINE; Senator CHRIS DODD; Senator BYRON DORGAN; Senator RUSS FEINGOLD; Senator DIANNE FEINSTEIN; Senator TOM HARKIN; Senator JESSE HELMS, who has some background in this business of radio; Senator BENNETT JOHNSTON; Senator TED KENNEDY; Senator JOHN KERRY; Senator BOB KERREY; Senator FRANK LAUTENBERG; Senator PAT LEAHY; Senator CARL LEVIN; Senator

• This "bullet" symbol identifies statements or insertions which are not spoken by a Member of the Senate on the floor.



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JOE LIEBERMAN; Senator BARBARA MIKULSKI; Senator PAT MOYNIHAN; Senator PATTY MURRAY; Senator CLAI-BORNE PELL; Senator DAVID PRYOR; Senator HARRY REID; Senator CHUCK ROBB; Senator JAY ROCKEFELLER; Senator PAUL SARBANES, and Senator PAUL WELLSTONE. Voting "present" was Senator NANCY KASSEBAUM.

That was a great mistake, lifting that cap off completely. Now, we are in a situation where one corporation, or even one individual, theoretically, could control radio in this country. I think it is not a healthy thing. I do not know what happens, but I hope that in the next session of Congress—and I recognize it will not happen in this session—there will be some kind of a cap put on. I do not think it would be a healthy thing if one corporation, for example, in Alaska, or Georgia, or Washington, or Delaware, or Illinois, held all the radio stations. I think this tendency toward concentration of ownership is not a good thing for our country, and I simply want to commend my colleagues—particularly, Senators MIKE DEWINE and JESSE HELMS, who went away from the party lines to vote for that amendment. I commend them, particularly.

I thank my colleague from Georgia for yielding the time.

HEALTH CARE REFORM

Mr. COVERDELL. Mr. President, we are now in the 61st day of the objection of Senator KENNEDY to the appointment of Senate conferees for health care reform—a commonsense health care reform issue. It raises the question, why ought not everyday citizens be given the opportunity to share in the massive benefits that this health care reform proposal would bring to America? Why would they be denied this? What does the bill do, and why can we not get on with it and get this job done? I know every American across the country is asking that question.

Under this legislation, for the first time, working Americans will be able to leave their jobs without having to worry about losing their health insurance due to a preexisting condition. The question to Senator KENNEDY is: Why not get on with this and just do it? We have been talking about it now for years. It makes health care coverage more available and affordable for small businesses and the self-employed. Why not just get this done? Let us move on with this.

It allows tax deductions for long-term health care needs, nursing home coverage, home health care coverage, and allows terminally ill patients and their families to receive tax-free accelerated death benefits from their insurance companies. That allows a family in a time of enormous crisis an option to help deal with that crisis. Why not just do it? Let us get this done.

We have been badgering around here now 61 days trying to get conferees ap-

pointed so that we can move on with the business of helping the American family in the critical health insurance market.

Here is the point. It creates a medical savings account program—the House version does, the Senate did not; there are many, many Senators who want to agree with the House—effective next January, according to the compromise proposal people are trying to work out, for self-employed and those who work for small businesses with 50 or fewer people. I have heard several versions of this. I know it is a moving target. But medical savings accounts are a creature of the market that many, many people want to take advantage of.

This is the principal reason, although there are others, apparently, that Senator KENNEDY has raised ongoing objections to. The bill fights fraud and abuse with new and tough provisions in the health care market.

So here we go. We make it possible for families to take insurance benefits and endless job lock, where somebody might get a chance to have a new job but they cannot move because they are afraid they will lose their insurance. This corrects that. Let us just do it.

It makes health care coverage more available and affordable to small businesses and the self-employed. This is something America needs. Let us just do it.

It allows tax deductions for long-term health care needs. It lets people in a time of tragedy accelerate benefits. It creates, yes, a new medical savings account, which is a version where the insured has an opportunity to lower their costs, and they actually became paying consumers in the marketplace. It fights fraud and abuse.

We should do these things for the country. By the time we get back, we will have waited 63 days just to appoint conferees.

So America is sitting out here waiting and waiting, and families are suffering and suffering and suffering because the Congress will not get on and pass this meaningful reform.

Who supports this commonsense health reform approach? It is a wide range of support. The American Hospital Association, Farmers Health Alliance, National Association of Manufacturers, National Federation of Independent Businesses, National Association for the Self-employed, Alliance for Affordable Health Care, American Small Business Association, as well as many others, have endorsed this commonsense approach to making the health insurance market a friendlier place, an easier place for America's families and America's businesses. And they are all put on hold because the Senator from Massachusetts and the White House are objecting to an open market and a new product for the market called medical savings accounts.

Mr. President, the Senator from Massachusetts, Senator KENNEDY, has had a lot of things to say about these med-

ical savings accounts. There is an article in *Investors Business Daily* written by John C. Goodman, who says this:

Medical savings accounts give people a new way to pay for health care. The option is a high deductible health insurance paired with a personal savings account. The individual uses his or her account to pay for routine and preventive medical care while the policy pays for major expenses. Individuals who have money left over in the MSA at the end of the year can withdraw it, or roll it over to grow with interest.

This is a great idea. This is a way in which many Americans have saved thousands of dollars in automobile insurance. They bought policies where they have high deductibles so they pay lower premiums, and they are in a sense self-insuring and paying for small costs themselves so that they can lower their overall cost. So the idea has been brought over to the health insurance market.

Some 2,000 employers have adopted some version of an MSA already. Senator KENNEDY from Massachusetts says that MSA's are only for the healthy. The Rand analysis says no. It says no, that that allegation from the Senator from Massachusetts is not correct.

Rand researchers conclude that MSA's would be attractive to those who expect to face high health care costs. That is because potential out-of-pocket expenses under traditional health insurance, which requires deductibles plus copayments, are higher than under MSA plans.

Senator KENNEDY says MSA's are only for the wealthy. There are just reams of research that say that is not the case. We have example after example, person after person, school bus drivers, secretaries in a library, in MSA plans. These are not wealthy people. And they are coming to the Congress and saying, "Give us these options, make MSA's copartners in the health insurance market so that our costs are deductible."

Mr. President, I am going to yield at this point after this opening statement. I am going to yield to the Senator from Washington, who I appreciate very much being here this morning.

Mr. GORTON addressed the Chair. The PRESIDING OFFICER. How much time is yielded to the Senator from Washington?

Mr. COVERDELL. I yield up to 10 minutes.

The PRESIDING OFFICER. The Senator from Washington is recognized for up to 10 minutes.

Mr. GORTON. Mr. President, I am convinced that the Senator from Georgia is correct in his analysis in what he has told us here in the Senate. We have now waited for more than 2 months facing a filibuster even of a procedural motion formally to appoint a conference committee to settle a set of vitally important health care issues for the people of the United States.

Mr. President, there is little controversy over the desirability of portability of health care insurance, over