bill which will strengthen Medicare's coverage of certain preventive health care. This is a step in the right direction for our seniors—and for the Medicare Program. Preventive health care can translate into improved health and a better quality of life—and at the same time, reduce long-term health expenses. The private sector has for many years offered preventive benefits in insurance programs for working Americans. Medicare can do the same for senior citizens.

In past years, we examined Medicare's coverage policy for the possibility of expanding it to include certain preventive care. But each time, the Congressional Budget Office concluded that this would significantly increase Medicare costs. Last year, for the first time, CBO agreed that certain preventive health benefits could actually save Medicare money. Using this new level of understanding, we decide to include these savings and develop a responsible preventive health care program for our elderly. More important than the dollars we will save over the long term, this legislation assembles preventive methods that will save lives and enhance the quality of life for individuals suffering from certain medical conditions. In addition, these measures will empower seniors to have more control over their health through early detection of diseases, thereby increasing treatment options in many cases, and by educating patients on how to successfully manage their conditions.

The American Cancer Society estimates that one million people will be diagnosed with cancer this year, and there are more than 10 million people alive today with a history of cancer. Those who fight cancer, as either a patient or as a caregiver, know the tremendous burden such a battle brings. There is great financial cost for individuals, families, and society as a whole; the National Cancer Institute estimates national costs for cancer to be more than $100 billion each year. By providing Medicare beneficiaries with the access to expanded prevention procedures through coverage of mammographies, pap smears, pelvic exams, and colorectal and prostate screenings, this legislation seeks to reduce suffering and save lives by detecting cancer at an earlier, more treatable stage.

We also address a disease affecting more than 15 million Americans—diabetes. Without detection or proper treatment, diabetes can lead to kidney failure, amputation, nerve damage, blindness, extended hospitalizations, heart disease, and strokes. Medical care for diabetic patients costs more than $100 billion per year—accounting for 15 percent of all health care costs in the United States and a quarter of all Medicare costs. These medical complications and resulting costs are often avoidable through patient education on proper nutrition, exercise, blood sugar monitoring, activity and medication so that patients can take charge of their wellness. We not only empower people to take back control of their health care through patient self-management training, but we ease the financial burden by including blood-testing strips as durable medical equipment for the purposes of Medicare coverage. We also recognize the necessity of improving diabetes treatment and have added provisions requiring the Secretary of Health and Human Services to establish outcome measures to be reported to the Congress so we can change and adapt our coverage policies to reflect the medical needs of patients and not the arbitrary determinations of a Washington bureaucracy.

This legislation should make significant strides in improving the health care system for Medicare beneficiaries diagnosed with breast, cervical, colorectal, prostate cancer, and diabetes. We will do more, since new technology will enable early detection of other diseases. This bill will make a difference in millions of lives and for thousands of families, and I am proud to introduce this bill today, at the beginning of the new 105th Congress.

TRUE ELECTORAL REFORM: TERM LIMITS WITH 3 4-YEAR TERMS

HON. BILL McCOLLUM

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, January 7, 1997

Mr. McCOLLUM. Mr. Speaker, today I am introducing a proposed amendment to the Constitution that will not only limit the number of terms a Member of Congress may serve. This proposal would extend the length of a single term in the House from 2 to 4 years. Senators would remain in 6-year terms.

The arguments for term limits are well-known. The Founding Fathers could not have envisioned today's government, with year-round sessions and careers in Congress. Term limits would eliminate the careerism that permeates this institution, enticing Members to work toward extending their careers—a goal sometimes at odds with the common good. There are simply too many competing interest groups.

However, my proposal takes the essence of term limits, to limit the influence of careerism and the incessant campaigning it requires, by increasing the length of a term in the House of Representatives. Currently, each Member of the House serves 2-year terms. That means that after each election, a House incumbent must begin campaigning again almost immediately. This dangerous cycle almost never stops. A 4-year term would mitigate this to a certain degree. Looking at it another way, a person would have to run only three times to serve the maximum number of years. That is certainly an improvement, especially when tied to term limits.

Mr. Speaker, it is important to note that a 4-year term will not eliminate the House of Representatives' function as the people's House. Today's technology almost instantly allows people in Washington, DC to know how the people they represent in their district feel about issues of the day. No longer must Representatives periodically make the trek home to put themselves back in touch with the local wants and needs. Now we fly home on weekends, read our local papers in DC, receive countless polls and tune in to the news.

In the end, Mr. Speaker, there will be no loss of service by lengthening the term of office while limiting them. Indeed, it will improve as more attention is paid to legislating instead of campaigning. This is a complete reform package deserving of our attention.

VEHICLE FORFEITURE FOR REPEAT DRUNK DRIVERS

HON. EARL BLUMENAUER

OF OREGON

IN THE HOUSE OF REPRESENTATIVES

Tuesday, January 7, 1997

Mr. BLUMENAUER. Mr. Speaker, as sure as we are standing here tragedy will strike again on America's roadways. Within the next few week there will be another national example where repeat drunk drivers lay carnage on our streets.

Sadly, this is an all too frequent occurrence in our county. Over 17,000 people a year are killed because of drunk driving and hundreds of thousands are injured.

I have a long standing commitment to doing everything possible to stop people from getting behind the wheel after drinking too much. As a member of the Portland City Council, I introduced the first ordinance in the country to take away the cars of repeat drunk drivers. This law has had a dramatic effect.

In Portland we have confiscated almost a thousand cars and forfeited almost a third of those. Most importantly it has made a difference in terms of repeat drunk driving.

From 1994 to 1995, drunk driving deaths increased nationally. During that same time period, we saw a 42-percent decrease in these fatalities in Portland. Empirical studies show when you take away the car of the repeat drunk drivers it does get their attention, and the recidivism rate has dropped. This is a program that works.

Today I am reintroducing what was my first piece of legislation as a Member of the U.S. Congress. Currently States must meet five of seven eligibility criteria to receive a share of the $25 million in Federal drunk driving counter measure grants. My proposal will add another criteria to choose from, a program to confiscate the cars of repeat drunk drivers, like we've done in Portland.

I'm convinced that this simple step is going to move dramatically and spread the forfeiture concept around the country. Already, over 60 cities and counties have requested information on our program.

When so many issues pit one group against another, it is encouraging that taking away the cars of repeat drunk drivers has had such a broad coalition behind it. Law enforcement agencies, advocates like the Mothers Against Drunk Driving, beer and wine distributors, and others have all lent their support for Portland's program. I have begun to reach out to national coalitions and will continue to work with them on perfecting this bill.

NATURAL DISASTER PROTECTION AND INSURANCE ACT

HON. BILL McCOLLUM

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, January 7, 1997

Mr. McCOLLUM. Mr. Speaker, today I rise to introduce the Natural Disaster Protection and Insurance Act. As many of my colleagues know, I have taken a great interest in past efforts to reduce the impact of catastrophic disasters.

We know that areas most likely to experience natural disasters, like my State of Florida, are currently experiencing population

growth. As the population grows, demand for insurance grows while property values increase. Unless affordable insurance is available to these property owners, the Federal Government will continue to face open-ended liability. According to a policy paper prepared by the Clinton administration, private insurance plays a critical role in providing financial protection to living in disaster-prone areas by assisting in rebuilding, providing emergency living expenses, and reducing income losses. In fact, since 1989, private insurance companies have paid claims amounting to more than $30 billion.

Furthermore, a document issued by the Senate Bipartisan Task Force on Funding Disaster Relief in 1994 concluded that, between fiscal year 1977 and 1993, the Federal Government spent approximately $120 billion on natural disasters.

Mr. Speaker, the problem at hand is that the demand for insurance in disaster-prone areas is increasing while the supply of private insurance has not kept pace. Many large insurance companies which would ordinarily be competing for this premium income in disaster-prone areas have stopped writing new policies, while many other small- and medium-size companies have been reluctant to fill in the resulting gaps due to their fear of a truly catastrophic event.

Prior to the large number of disasters that began in the late 1980's, actuarial techniques used by insurance companies were inadequately reserving for disasters. For example, losses were estimated on a 30-year cycle. From late 1950 until the late 1980's few disasters occurred. As a result, prices for catastrophic insurance were low compared to the actual risk carried by U.S. insurers.

Due to the lack of insurance coverage available, my home State of Florida has embarked on the only path available after the devastation of Hurricane Andrew. It has set up the Florida Catastrophe Fund and enhanced the Joint Underwriting Association and Windstorm Association, both of which are to be the insurers of last resort for those who are unable to find insurance. However, no one should be forced to seek coverage from a more-expensive, less-responsive Government program, so it is incumbent on us as policymakers to find the proper incentives for the private sector to write more coverage. Otherwise, I can only believe this is a manmade disaster waiting to happen.

Our experience with State insurance pools demonstrate that States cannot go it alone when they are ravaged by destructive occurrences. Therefore, I believe action at the Federal level is needed to encourage private insurance companies, including smaller and medium-size companies, to continue insuring individual homeowners and businesses in areas prone by natural disasters. Additionally, action at the Federal level can be instrumental in encouraging high-risk areas to better prepare for such events.

Fortunately, a lot of exciting and innovative thought is taking place in the insurance industry. For example, many insurance companies are teaming up with investment banks to bring capital to their markets by securitizing risk and thereby increasing the amount of exposure they can carry. This innovative development will help alleviate the shortage of insurance for those in disaster-prone areas.

We, in Congress, should not do anything that stifles this creative spirit within the industry. However, we should use the Federal Government as a tool to complement the efforts being made by the private sector to deal with natural disasters.

I have introduced a bill that contains three main parts to address the issues created by natural disasters. First, this bill provides immediate relief in the form of reinsurance for primary insurers through a fiscally responsible prefunded bond approach. Currently, there is a shortage of mega-catastrophe reinsurance available for primary insurance companies and this bill will bring much-needed capital to those high excess layers of risk. Second, this bill calls for a study regarding the viability of changing the Tax Code to encourage insurance companies to reserve for catastrophic events. Third, this bill has a mitigation component designed to keep damage caused by natural disasters to a minimum when they inevitably strike.

This bill follows the important bipartisan work on this issue by Senator STEVENS, Senator DAN INOUYE, and former Congressmen BILL EMERSON and NORM MINETA. I believe this bill creates a framework that contains the essential elements to begin the dialog on this important issue facing this Nation. Congress needs to take a leadership role in bringing together all those involved in natural disaster planning in order to reach a resolution to this issue. I plan on working with my colleagues, the administration, State, and local governments, and with industry to find the right solution for the American people. It is my hope that we can hold hearings on this subject soon.

INTERNATIONAL CUSTOMS DAY

HON. PHILIP M. CRANE

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, January 7, 1997

Mr. CRANE. Mr. Speaker, January 26 has been designated by the World Customs Organization [WCO] as International Customs Day, a time to give recognition to customs services around the world for the role they play in generating revenue and protecting national borders from unauthorized imports.

The U.S. Customs Service represents the United States in the World Customs Organization which, since 1953, has grown into a 142-member international organization. The WCO's purpose is to facilitate international trade, promote cooperation between governments on customs matters, and standardize and simplify customs procedures internationally. It also offers technical assistance in the areas of customs valuation, nomenclature, and law enforcement. The organization's objective is to obtain the highest possible level of uniformity among the customs systems of its member countries. The involvement of the U.S. Customs Service in the WCO reflects the recognition that our country and its trading partners benefit when international trade is facilitated by simple, unambiguous customs operations around the world.

I take this opportunity to offer my congratulations to the World Customs Organization on its past accomplishments and wish it well in its ambitious efforts to further harmonize and simplify customs regulations. I also congratulate the U.S. Customs Service for its many years of fine work both domestically and internationally.

IT IS TIME FOR TERM LIMITS

HON. BILL McCOLLUM

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, January 7, 1997

Mr. McCOLLUM. Mr. Speaker, I am pleased to introduce a proposed amendment to the Constitution limiting the terms of Members of the House to 12 years of service and Senators to 12 years of service. This is a proposal I have enthusiastically pushed for over the years and one I continue to support.

Many may remember the term limits bill the House considered in March 1995 as part of the Contract with America. This is the exact same bill. I was excited when the first ever vote in the House produced 227 ayes. While this is a majority, it was not the two-thirds majority needed to pass a proposed constitutional amendment. I look forward to addressing this issue again in the 105th Congress.

The arguments for term limits are numerous and persuasive. Volumes could be written on the issue, but I would like to stress one point. Term limits are not simply to create turnover for the sake of turnover. Sure, it is important to get fresh blood in Congress, but it is more important to change the institution as a whole in a manner that only term limits can achieve. Term limits would end the pervasive careerism in Congress.

Mr. Speaker, the status quo in Congress encourages longevity in service. One's impact in Congress is almost always directly related to the length of time the Member has served. This is due to the fact that the House and Senate are directed primarily by the elected leadership and the full and subcommittee chairmen. Few rise to these levels without significant time served.

Therefore, many Members will do their best to stay in Congress as long as possible, making it a career. It is my firm belief that human nature dictates that most Members of Congress, whether Republican or Democrat, are going to worry more about getting reelected than anything else in the career oriented environment of the present system. Consequently the tendency of most will be to try to please every interest group in order to get reelected. While term limits would not completely end this attitude, it would mitigate it considerably because term limits would mean that when somebody is elected to Congress they would know that they were only coming here to serve a short period of time, not to make a career out of it. I am firmly convinced that this is the single biggest obstacle to getting a balanced budget and making some of the tough decisions that have to be made as we move into the 21st century.

Finally, Mr. Speaker, term limits is supported by over 70 percent of Americans. This is not a partisan issue. It is a sound proposal with popular support. Isn't it time that Congress passed this critical reform?