

now, or will be, available to almost every other American. By offering an MSA, Federal employees and their families will have the opportunity to take control over their health care dollars by choosing their own doctors.

The FEHB Program is the largest employer-sponsored health insurance system in the country. The program is often cited by both the private and public sector as a model of efficiency and effectiveness, controlling costs through private sector competition with limited governmental intervention. Participants choose from roughly 400 competing health plans nationwide, with anywhere from 10 to 30 health plan options available in any particular area. With a fixed dollar amount contributed by the Government, Federal employees can decide which health plan best meets their specific health needs. We strongly believe that the FEHB Program can be further enhanced by allowing enrollees the opportunity to choose an MSA option.

Under our legislation, MSA's combined with a high deductible plan will be available to all FEHP Program enrollees, including active workers, dependents, and annuitants, at the beginning of 1999. The annual deductible limits are identical to those currently in law for private market MSA's: \$1,500–\$2,250 for individual coverage with an annual out-of-pocket cap on expenses of no more than \$3,000, and \$3,000–\$4,000 for family coverage with an annual out-of-pocket cap on expenses of no more than \$5,500. Contributions made to the MSA and any interest on the account will build up tax free. Distributions from MSA's are exempt from Federal income tax to the extent that the distributions are used to pay for qualified health expenses. Should the worker retire prior to age 65, he or she can continue coverage through the high deductible health insurance plan and will continue to have contributions made to his or her MSA.

I believe that there are many advantages to using MSA's. One of the most important advantages of MSA's is that it provides individuals maximum freedom of choice regarding their health care. Rather than putting the power to choose in the hands of the Government, employer, insurance company, or provider, MSA's keep the power to choose in the hands of the patient. In addition, MSA's have been shown to be cost effective. Under the current third party system consumers have little incentive to limit spending or weigh the cost-benefits of services. However, when individuals realize that the money in the MSA's belong to them, they are much more cost-conscious purchasers of health care and make much more informed judgments about their own health care needs. And, as a result of more cost-effective use of health care resources, health care costs are reduced not only for the individual, but ultimately for the Government and the taxpayers.

Over the past few years, many of us in Congress have fought hard to provide MSA's to Americans. We have succeeded in providing MSA's to both individuals in the private sector and Medicare beneficiaries. It is now time for us to turn to our Federal employees and empower them to control their own health care decisions.

Adding MSA's to the FEHB Program will expand choice to Federal workers, improve their health coverage, and reduce health care costs for Federal employees, the Government, and taxpayers. Furthermore, they will further

strengthen and improve the FEHB Program by expanding the array of choices in the program. I urge my colleagues to join us in supporting this essential legislation.

HONORING THE 75TH "DIAMOND"
ANNIVERSARY OF THE CITY OF
SOUTH GATE

HON. LUCILLE ROYBAL-ALLARD

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, February 5, 1998

Ms. ROYBAL-ALLARD. Mr. Speaker, it is with great pride and honor that I rise today to recognize the 75th "Diamond" Anniversary of the City of South Gate, California.

Founded on January 20, 1923, the City of South Gate is a proud community where families and industry flourish together. South Gate's successful blending of the needs of the community and industrial base provides residents with a safe community where families can prosper, industry can succeed, and diversity can thrive. Fittingly, South Gate has consistently ranked among the best cities in Southern California for its quality of life, and in 1990, won the "All America City" award from the National Civic League.

South Gate's motto, "Opportunity," is fitting for this thriving community. Throughout the city's history, it's opportunity that gave Amelia Earhart a place where she first learned to fly; it's opportunity that gave rise to the spectacular transportation and industrial base the city grows from; and it's opportunity through the city's ethnic diversity, safe communities, and positive youth outlets that allows South Gate to prosper. Whether it be religious cooperation or community volunteering, abundant parks or growing industries, South Gate has always promoted opportunity for its diverse population in order to give rise to success.

To the casual observer, South Gate is seen as a place with a strong history of support for the promotion of the "ideal community" through individual and collective opportunity. Look deeper and one sees that "opportunity" has always been a way of life for South Gate's citizens. Industries are thriving because of targeted incentives and investments in the commercial districts; residents are prospering because of the city's nationally recognized schools, parks, churches, civic groups, and recreational facilities; and the community is flourishing because of the unequalled protection provided by the police, fire, and public-works services.

Over the past 75 years, South Gate has persevered because of its innovative spirit, community vitality, and diverse population. But most importantly, South Gate has excelled because of the opportunities given to its people. I congratulate South Gate on their 75th anniversary and for being a city whose vision and character reflect the best of America.

CAMPAIGN FINANCE REFORM

HON. RON KIND

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

Thursday, February 5, 1998

Mr. KIND. Mr. Speaker, we have been back in session for several days now and still no

word on campaign finance reform. With almost daily editorials and articles in newspapers across this country, how can we sit back and ignore a call to action? There may be different ideas promulgated and different reservations expressed about the problem but until those ideas and reservations are debated on the House floor, we are getting nowhere fast. The American people deserve a response to their concern.

This week the members of the House of Representatives were in town for a very light schedule. This would have been a perfect time to consider campaign finance reform. I hope that next week, with another light schedule, we may take up this important issue. The people of my district refuse to accept "no" for an answer.

TRIBUTE TO THE HONORABLE
RONALD V. DELLUMS

SPEECH OF

HON. SANFORD D. BISHOP, JR.

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, February 3, 1998

Mr. BISHOP. Mr. Speaker, on Friday, February 6, 1998, the House of Representatives and the California Delegation will bid farewell to RON DELLUMS, a man who will go down in history as one of the most effective legislators ever sent to Washington. I rise today to pay tribute to this man who has served this country and this body with great distinction, valor, integrity, and honor.

He has been a faithful servant on a long journey. When he came to Congress in the early seventies, he came with a mission—to ensure civil rights and social justice for all mankind. His record speaks for itself. From leading the fight against apartheid in South Africa to providing comprehensive solutions to a myriad of problems that this country has faced over the last 27 years.

RON's presence in Congress will surely be missed. His wisdom and hard work have provided a solid foundation on which the Congress continues to build. It has been a pleasure working with him throughout the years. He has all always been fair and equitable in his approach. I am pleased that I have been able to build a lasting professional and social relationship with RON. He has given me sound advice and has provided a legacy for legislators such as myself to emulate.

He has worked tirelessly to provide the people of the Ninth District of California with a sound, reasonable, and effective voice in Washington while providing the entire country with superb statesmanship. His accomplishments are innumerable.

I would like to thank RON for his commitment, wisdom, and guidance to our great nation. His work ethic has been and will continue to be the measure by which all legislators should be judged.

As he leaves this body to pursue new interests and endeavors, I want him to know that our prayers are with him and his family. I know that God will continue to bless and keep him as he moves into yet another phase of life.