

The President in his State of the Union Address, and just this past Tuesday, just yesterday, had a press conference where he discussed the need to move quickly on the issue of Medicare expansion for what we call the near elderly, those between 55 and 65. I believe it is crucial for us to address this issue. The Democrats are making it one of their priorities for this Congress. So far the Republican leadership has refused to acknowledge the need for such legislation, or to even suggest that it be moved in committee and moved out to the floor of the House of Representatives.

Today, for a variety of reasons, more and more Americans are losing their employment-based health insurance before they become eligible for Medicare at age 65.

Some of these Americans lose their health coverage because their older spouse becomes eligible for Medicare and retires, ending their work-based coverage. Others lose their coverage because of downsizing or layoffs. Still others lose their insurance when their employers unexpectedly drop their retirement health care plans.

These people worked hard, usually in most cases for a lifetime, supporting their families and contributing to society. Now, just when they need it most, they lose their coverage and are unattractive to health insurers, who demand high premiums or simply deny coverage outright.

I am getting more and more of my constituents who come into my office in New Jersey and complain about the fact that they cannot get access to affordable health care when they are in this age bracket, from 55 to 65. They find it very difficult in this age group to get coverage outside of the workplace. Many are often left with no alternative but to buy into the individual insurance market, where premiums can exceed \$1,000 per month for a person with a preexisting condition. For those with serious health problems, they may not be able to find insurance at all, at any price.

What the President has proposed, and what the Democrats in the Congress are suggesting be done and be moved, is a bill that presents three options to this age group to obtain health insurance.

One, individuals 62 to 65 years old with no access to health insurance may buy into Medicare by paying a base premium now and a deferred premium during their post-65 Medicare enrollment.

Individuals in the second category, from 55 to 62, who have been laid off and have no access to health insurance, as well as their spouse, may buy into Medicare by paying a monthly premium of about \$400.

Retirees, and this is the third category, aged 65 or older whose employer-sponsored coverage is terminated may buy into their employer's health insurance for active workers at 125 percent of the group rate.

So we are talking about three categories of people in this age bracket who face different problems. But the main thing, Mr. Speaker, is the Democrats understand that Americans in this age group have difficulty getting health insurance at one of the most vulnerable times in their lives.

We want to help these people out. They have greater risks of health problems, with twice the risk of heart disease, strokes, and cancer as people whose ages are in the 10 years from 45 to 54 or below, but they are having a very hard time obtaining affordable health insurance for themselves and their spouse. This is a problem that is growing. It is getting to crisis proportions. It will only grow as retiree health coverage is reduced and as the baby boom generation ages.

What we are trying to do here is address a health concern without putting any additional financial burden on the Medicare program. I think this is a very good piece of legislation. The Republican leadership has not addressed it, but they should address it.

One issue that also comes up, and I have actually suggested it, is that we find some way to provide some financial assistance to the near elderly who will have a problem buying into the Medicare system because of the cost of the monthly premium.

I have been working on legislation that would provide economic assistance for those age 62 to 64 who choose to buy into the Medicare program, and for those age 55 to 64 who have been laid off or displaced.

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There may be some way to provide some sort of subsidy so that those who cannot afford the full cost of the Medicare premium on a sliding scale, based on their affordability, would be able to get some sort of subsidy so that they could successfully buy into this program. With or without that type of subsidy, though, this is a good program. It is something that needs to be addressed.

Like the issue of managed care reform or like the issue of kids' health care that was addressed in the last Congress, I hope that, as the Democrats keep pushing for this, the Republican leadership will eventually wake up and allow this type of legislation to be taken up so that those in that 55 to 65 category can buy into Medicare, and we can see Medicare expanded in a way that is both fiscally responsible, but also addresses a growing health care concern.

LEAVE OF ABSENCE

By unanimous consent, leave of absence was granted to:

Ms. CHRISTIAN-GREEN (at the request of Mr. GEPHARDT) for today and Thursday, on account of attending a funeral.

SPECIAL ORDERS GRANTED

By unanimous consent, permission to address the House, following the legis-

lative program and any special orders heretofore entered, was granted to:

(The following Members (at the request of Mr. KUCINICH) to revise and extend their remarks and include extraneous material:)

Mr. FILNER, for 5 minutes, today.
 Ms. NORTON, for 5 minutes, today.
 Mrs. TAUSCHER, for 5 minutes, today.
 Ms. WOOLSEY, for 5 minutes, today.
 Ms. MILLENDER-MCDONALD, for 5 minutes, today.
 Ms. EDDIE BERNICE JOHNSON of Texas, for 5 minutes, today.
 Mr. SHERMAN, for 5 minutes, today.
 Mr. UNDERWOOD, for 5 minutes, today.
 Ms. DELAUNOY, for 5 minutes, today.
 Mrs. MALONEY of New York, for 5 minutes, today.
 Ms. SLAUGHTER, for 5 minutes, today.
 Mr. KLINK, for 5 minutes, today.

The following Members (at the request of Mr. KINGSTON) to revise and extend their remarks and include extraneous material:

Mr. DIAZ-BALART, for 5 minutes, today.
 Mr. MICA, for 5 minutes, today.
 Mr. BARTLETT of Maryland, for 5 minutes, today.

EXTENSION OF REMARKS

By unanimous consent, permission to revise and extend remarks was granted to:

(The following Members (at the request of Mr. KUCINICH) and to include extraneous matter:)

Mr. KIND.
 Mr. KANJORSKI.
 Mr. BONIOR.
 Mr. MCGOVERN.
 Mr. TOWNS.
 Mr. CLAY.
 Mr. PASCARELL.
 Ms. EDDIE BERNICE JOHNSON of Texas.
 Mr. HAMILTON.
 (The following Members (at the request of Mr. KINGSTON) and to include extraneous matter:)

Mr. RADANOVICH.
 Mr. ROGERS.
 Mr. BEREUTER.
 Mr. TALENT.
 Mr. WALSH.
 Mr. LUCAS.

(The following Members (at the request of Mr. CAMPBELL) and to include extraneous matter:)

Mr. SHAW.
 Mr. STUMP.
 Mr. GORDON.
 Mr. PACKARD.
 Mr. BLUNT.
 Mr. MILLER of California.
 Mr. LUTHER.
 Mrs. MEEK of Florida.
 Mr. GALLEGLY.
 Mr. YOUNG of Florida.
 Mr. LAZIO of New York.
 Mr. CRANE.

ADJOURNMENT

Mr. CAMPBELL. Mr. Speaker, I move that the House do now adjourn.

The motion was agreed to; accordingly (at 5 o'clock and 01 minutes