

around the country: Valley Forge, the Gettysburg battlefield where President Lincoln delivered his Gettysburg Address, the site of George Washington's Delaware River crossing, Mt. Vernon, Nathan Hale's home in Connecticut, as well as the Charter Oak, the famous Connecticut state tree. These historic trees represent not only great events, but people who made significant contributions to the history of our country.

Mr. Speaker, the Plaza and the Historic Trees are visible reminders of the fact that freedom is not free, but, indeed, comes only at great price. The Town of Cheshire is a proud community, proud of its heritage and that of our nation. The Cheshire Plaza signifies that pride, and the Town and its residents are to be commended for it.

INTRODUCTION OF THE
MEDICARE+CHOICE COLD-CALLING
PROHIBITION ACT

HON. FORTNEY PETE STARK

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, July 14, 1998

Mr. STARK. Mr. Speaker, I rise today with a number of my colleagues to introduce "The Medicare+Choice Cold-Calling Prohibition Act." This bill would prohibit unsolicited telemarketing sales of new Medicare+Choice health plans to Medicare beneficiaries.

Under the new Medicare+Choice program developed in the Balanced Budget Act of 1997 (BBA), Medicare beneficiaries will no longer have only a choice of traditional Medicare or HMOs. Seniors will now get to choose among an alphabet soup of additional options such as PPOs, PSOs, POSs, Private FFS, and MSAs. All of this would undoubtedly lead to real confusion.

Adding to that confusion will be the fact that many more private health insurance programs will be competing to capture large segments of the Medicare population.

The Balanced Budget Act of 1997 recognized the power of these insurance advertising budgets to sway seniors into decisions that may not be in their best interest. The law requires that marketing materials be submitted to the Health Care Financing Administration (HCFA) for review and that fair marketing standards be followed that prohibit cash or monetary rebates as an inducement to enroll.

HCFA's proposed regulation for implementing the BBA go even further. They prohibit insurance companies from marketing their products door-to-door, forbid misleading activities in marketing practices (such as intimating that the government endorsed their plan), and the plans must market to the disabled population as well as seniors. While all of these protections are good, they don't go far enough.

In addition to adding new managed care options to the Medicare program, the BBA greatly enhanced the ability of states to enroll their Medicaid populations in managed care. The marketing protections for Medicaid enrollees actually go further than those for Medicare beneficiaries. The BBA ensures that managed care plans "shall not, directly, or indirectly conduct door-to-door, telephonic, or other 'cold-call' marketing of enrollment under this title." So, our Medicaid population is protected from becoming prey to telemarketers whose

paychecks depend directly upon the number of healthy risks that they sign up for the plan.

Unfortunately, our nation's Medicare beneficiaries are not protected from telemarketers. And, we know the senior population is especially vulnerable to a well-honed health insurance sales pitch. Many of you will recall the evidence we uncovered in the late 1980's that pushed us to enact standardized Medigap policies and to prohibit the sale of duplicative policies. We found seniors who were literally paying for a dozen Medigap plans—most of which covered the exact same benefits! And, a dozen policies for one individual wasn't even the most egregious of the examples.

That's why we rise today to introduce the Medicare+Choice Cold-Calling Prohibition Act". This bill does exactly what its title indicates—it would protect our seniors from being inundated with unwanted sales pitches. It provides the same protections granted to our Medicaid recipients to Medicare beneficiaries.

The BBA Medicare changes are significant—the most significant changes made to the program since its inception in 1965. It is important that Medicare beneficiaries learn as much as possible about these changes and make sure that the choices they make are in their best interest. The unfortunate reality is that we know from past practices that telemarketers will not be looking out for seniors' best interests. They will be looking out for making the biggest commissions possible. That's why passage of the Medicare+Choice Cold-Calling Prohibition Act is so important.

BOY SCOUTS OF AMERICA HONORS
HIAWATHA COUNCIL FOR SUP-
PORT PROGRAM

HON. JAMES T. WALSH

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, July 14, 1998

Mr. WALSH. Mr. Speaker, I rise today to publicly commend members of my Central New York community who have achieved great stature for the Hiawatha Council of the Boy Scouts of America.

By instituting the Boypower Program and endowment facility, these outstanding individuals have enhanced the future of the Hiawatha Council.

I know these people to be civic leaders beyond compare. For their work in scouting, they were honored recently at the national meeting of the BSA in San Antonio, TX. They are Hiawatha Council Scout Executive Bill Moran, President of the Council John Chambers, Arnie Rubenstein, and George and Barbara Schunck. They and everyone they work with should be proud of this national honor.

Across the Nation, as some of my colleagues will know, endowment giving in the BSA has more than doubled since 1994. The results have been increased staffs, expanded services to at-risk children and support for ordinary operating expenses.

Four years ago, the Hiawatha Council got excited about endowment giving possibilities. They set out to support something they believe in—a community helping its own. The estimated \$23.5 million in gifts they handled during the past four years is a tribute to their effort and commitment.

I want to ask my colleagues in the House of Representatives to join me in congratulating

the Hiawatha Council and all those who have been involved in this outstanding program.

TRIBUTE TO LISA MENDOSA

HON. GEORGE P. RADANOVICH

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, July 14, 1998

Mr. RADANOVICH. Mr. Speaker, I rise today to pay tribute to Lisa Mendosa. Lisa Mendosa, an accomplish woman of the '90s, has added the title of Community Relations Coordinator for Borders Books to her credit. Having worked in numerous fields, Lisa Mendosa is in many respects, considered a renaissance woman.

Lisa Mendosa has had an impressive career, and still has much of her life ahead of her. In 1987, she was named one of America's top 100 women in Communications/Hispanic USA. In the same year she also won an award in the Associated Press television-radio competition. In 1989, she was named one of America's top 100 junior college graduates. In 1995, Lisa Mendosa received an Emmy Award for her coverage of the Leer Jet crash in Fresno. She was one of the first peoples to be given an Emmy Award for broadcasting.

Lisa Mendosa has also published a number of books on animals and children. She has a great love for animals and has raised two dogs from the age of eight weeks and studied their development for more than 8 years. Lisa Mendosa spent 17 years working in TV news researching, writing, producing and presenting thousands of news stories. At Channel 24, Lisa went from management to being a producer. After winning her Emmy, Lisa was offered a position by Channel 30, which she took. Currently, she is a Community Relations Coordinator for Borders Books. Today, she works harder than ever to establish a close community relationship with the Borders Books staff.

Mr. Speaker, it is with great honor that I pay tribute to Lisa Mendosa. Already being an accomplished woman of the '90's and considered a renaissance woman, Lisa Mendosa continues to be dedicated to her work. Her dedication and exemplary efforts should serve as an inspiration to all. I ask my colleagues to join me in wishing Lisa Mendosa continued success for the future.

KELSEY TEMPLE CHURCH OF GOD
IN CHRIST CELEBRATES DIA-
MOND JUBILEE 1923-1998

HON. ELEANOR HOLMES NORTON

OF THE DISTRICT OF COLUMBIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, July 14, 1998

Ms. NORTON. Mr. Speaker, on the occasion of its Diamond Jubilee, I rise to celebrate the Kelsey Temple Church of God In Christ and its founder, Bishop Samuel Kelsey.

Mr. Speaker, The life and history of the late Bishop Samuel Kelsey speak volumes about the church legacy he bequeathed to the citizens of the Nation's Capital. The church officers and members, in the Washington, D.C. Jurisdiction of the Church of God in Christ, take great pride in the combined histories of their great church and its founding father.