

These are some of the questions we can ask ourselves.

Help us imagine a future that keeps faith with the sentiments expressed here in 1848. The future, like the past and the present, will not and cannot be perfect. Our daughters and granddaughters will face new challenges which we today cannot even imagine. But each of us can help prepare for that future by doing what we can to speak out for justice and equality for women's rights and human rights, to be on the right side of history, no matter the risk or cost, knowing that eventually the sentiments we express and the causes we advocate will succeed because they are rooted in the conviction that all people are entitled by their creator and by the promise of America to the freedom, rights, responsibilities, and opportunity of full citizenship. That is what I imagine for the future. I invite you to imagine with me and then to work together to make that future a reality.

Thank you all very much.●

TRIBUTE TO LIEUTENANT COLONEL STEVEN DOUGLAS JACQUES, USAF

● Mr. WARNER. Mr. President, I rise to recognize the dedication, public service, and patriotism of Lieutenant Colonel Steven Douglas Jacques, United States Air Force, on the occasion of his retirement after over twenty years' of faithful service to our nation. Colonel Jacques' strong commitment to excellence will leave a lasting impact on the vitality of our nation's Space and Intelligence capabilities, commanding the admiration and respect of his military and civilian colleagues.

The son of a retired Air Force Senior Master Sergeant, Steve received his commission through the Air Force Reserve Officer Training Corps program while attending Texas Tech. He was first assigned to the Space and Missiles Systems Organization (SAMSO), Los Angeles AFS, CA in 1977, where he served as financial manager for the Expendable Space Launch Vehicles Program.

In 1981, Steve was assigned to HQ Systems Command, Andrews AFB, MD, as Budget Officer for Space Programs. In 1983, he was transferred to Headquarters, United States Air Force, Pentagon, as the Program Element Monitor for the Expendable Launch Vehicles programs. During this time, the Department reversed its policy and determined that placing sole reliance on the Space Shuttle for access to space for military satellites presented an unacceptable national security risk. Consequently, new ELV programs were created, and Steve became the Air Force's first Titan IV "PEM."

Following his Pentagon tour, Steve was transferred back to Los Angeles AFB in 1985, where he was assigned as Deputy Program Control Director for Expendable Launch Vehicles. Months after Steve's arrival, the tragic loss of the Space Shuttle Challenger stimulated the nation's "Space Launch Recovery," in which the Defense Department determined its satellites would

eventually be removed from the shuttle and placed back on ELVs for launch. Steve led the efforts in costing and packaging the \$10 billion Space Launch Recovery, which was fully approved by the Department and the Congress.

In 1988, Steve returned to the Pentagon, serving in the Special Programs Division of the Directorate for Space Programs, Assistant Secretary of the Air Force for Acquisition. Following duty as Executive Officer to the Director of Space Programs, Steve was assigned to the Assistant Secretary of the Air Force for Legislative Liaison in 1991, where he served as the Air Force's liaison officer to the Congress for all Space Programs.

During the winter and spring of 1994, Steve attended the Defense Systems Management College at Fort Belvoir, Virginia, receiving his Level III certification in Program Management. Following school, Steve was assigned to the National Reconnaissance Office, where he first served as Director of Program Control for a classified program, and later as the SIGINT and Launch Comptroller. While serving as Comptroller, Steve played a formidable leadership role during the NRO's "forward funding" recovery.

In 1996, Steve began his final assignment in the Office of the Assistant Secretary of Defense for Legislative Affairs, where he served as Special Assistant for Space, Intelligence, and Special Programs. In this capacity, he represented the Secretary of Defense on a myriad of important and sensitive matters with the U.S. Congress, most notably the tragic Khobar Towers bombing in Saudi Arabia, legislation forming the National Imagery and Mapping Agency, and a number of highly classified issues.

Colonel Steve Jacques' military awards include the Defense Superior Service Medal, the Defense Meritorious Service Medal, the Air Force Meritorious Service Medal, and the Air Force Commendation Medal.

Mr. President, our nation, the Department of Defense, the United States Air Force, and Lieutenant Colonel Steve Jacques' family—his wife Debbie and daughters Tracy and Amy—can truly be proud of this outstanding officer's many accomplishments. While his honorable service will be genuinely missed in the Department of Defense, it gives me great pleasure to recognize Lieutenant Colonel Steve Jacques before my colleagues and wish him the best in his future endeavors.●

PRIVATE HEALTH INSURANCE: HCFA CAUTIOUS IN ENFORCING FEDERAL HIPAA STANDARDS IN STATES LACKING COMPARABLE LAWS

● Mr. JEFFORDS. Mr. President, today, I am releasing a new U.S. General Accounting Office (GAO) report entitled, "Private Health Insurance: HCFA Cautious in Enforcing Federal HIPAA Standards in States Lacking

Comparable Laws" (GAO/HEHS-98-217R). The GAO report warns that Federal involvement in the role traditionally reserved for the States may complicate oversight of private health insurance.

In 1945, Congress passed the McCarran-Ferguson Act, thereby endorsing the arrangement where States are responsible for the regulation of insurance. Federal regulation of health insurance in States establishes a new precedent. In light of current proposals that would establish additional Federal standards of health insurance, I believe we must carefully consider the appropriate role for Federal and State regulatory agencies in monitoring and enforcing compliance with insurance standards.

As the Chairman of the Committee on Labor and Human Resources, I have closely monitored the implementation of the Health Insurance Portability and Accountability Act of 1996 (HIPAA) since its enactment in the last Congress. HIPAA set new Federal standards for access, portability, and renewability for group health plans under the Employee Retirement Income Security Act of 1974 (ERISA) and for health insurance issuers which have traditionally been regulated by the States. Under the HIPAA framework, in the event that a State does not enact the new Federal standards for health insurance issuers, the Health Care Financing Administration (HCFA) is required to enforce the provisions.

As of June 30, 1998, officials in California, Rhode Island, and Missouri have voluntarily notified HCFA that they have failed to enact HIPAA standards in legislation. Two other States, Massachusetts and Michigan, are widely known to have not enacted conforming legislation, but the States have not notified HCFA, nor has HCFA initiated the formal process to determine if Federal regulation is necessary.

In the case of the five States where HIPAA standards have not been adopted, HCFA must assume several functions normally reserved for State insurance regulators. These duties include (1) responding to consumer inquiries and complaints; (2) providing guidance to carriers about HIPAA requirements; (3) obtaining and reviewing carriers' product literature and policies for compliance with HIPAA standards; (4) monitoring carrier marketing practices for compliance; and (5) imposing civil monetary penalties on carriers who fail to comply with HIPAA requirements.

HCFA officials have acknowledged that their agency has thus far taken a minimalist approach to regulating HIPAA, and they attribute the agency's limited involvement to a lack of experienced staff, as well as uncertainty about its actual regulatory authority. Originally assuming that States would adopt HIPAA legislation, HCFA reassigned only a small number of staff members to address enforcement issues. The reassigned staff generally came from other divisions and