savings accounts. Unfortunately, medical savings accounts have fallen victim to partisan political posturing. That is unfortunate because MSAs will insure the uninsured, allow for choice of a doctor, and put the health care decisions in the hands of the individual, not a managed care administrator.

Six years ago, along with a dozen of my Democratic colleagues, I cosponsored legislation to create medical savings accounts. In fact, Democrats were the initial sponsors of MSAs, and MSAs unanimously passed the House Committee on Ways and Means in 1994 during the debate on the Clinton health care plan. However, after the Republicans took over Congress, MSAs became a partisan football that was used to polarize the House of Representatives.

But I want to make medical savings accounts a bipartisan issue once again. So the gentleman from Texas (Mr. ARCHER) and I have introduced H.R. 614, the Medical Savings Account Efficiency Act of 1999. This bill repeals the 750,000-person cap that was placed on MSAs by the 1996 Kennedy–Kassebaum Health Insurance Act and it makes medical savings accounts permanent, thereby repealing the year 2000 sunset of MSAs.

Repealing the 750,000 cap is significant in that many insurers have been reluctant to offer MSAs because these restrictions limited the size of the market in which MSAs could be offered. Therefore, insurers will mass market MSAs and make millions of Americans aware of the benefits of medical savings accounts.

By opening up MSAs to all Americans, MSAs would encourage savings for health care. By forcing doctors and hospitals to compete for patients who are concerned about quality and cost, health care spending will slow down. Likewise, MSAs will provide a real incentive to shop around for the best values and alternatives when nonemergency treatment is needed. The incentive? Consumers will keep the money they save.

Critics of MSAs claim that this incentive will lead healthy people to choose MSAs, leaving sick people in a separate and therefore more expensive health insurance pool. But while many healthy people will choose to save the money, the sick will also choose MSAs because their out-of-pocket cost will be less.

In addition, MSAs are not just for the wealthy. A GAO study found that one-third of all new MSAs are opened by previously uninsured individuals.

These are additional reasons that MSAs are good for the consumer. Medical savings accounts will reduce administrative overhead, as small bills will be settled and paid directly between provider and consumer. They will also increase the record low savings rates of Americans. Lastly, MSAs provide an incentive to stay healthy. Preventive medicine will be encouraged.

These are the reasons I supported MSAs back in 1994 when I first heard about them, and these are the reasons I support medical savings accounts today. So I say to my colleagues, as we wade into health care reform in the 106th Congress, include medical savings accounts in any health insurance measure that will come out of this Congress because medical savings accounts will cut cost, provide choice, promote healthy lives, and save money for the consumer. Mr. Speaker, that is the epitome of reform.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Pennsylvania (Mr. ENGLISH) is recognized for 5 minutes.

(Mr. ENGLISH addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentlewoman from the District of Columbia (Ms. NORTON) is recognized for 5 minutes.

(Ms. NORTON addressed the House. Her remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Arizona (Mr. SHADEGG) is recognized for 5 minutes.

(Mr. SHADEGG addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentlewoman from Ohio (Ms. KAPTUR) is recognized for 5 minutes.

(Ms. KAPTUR addressed the House. Her remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Missouri (Mr. HULSHOF) is recognized for 5 minutes.

(Mr. HULSHOF addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

SITUATION IN KOSOVO

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Tennessee (Mr. DUNCAN) is recognized for 5 minutes.

Mr. DUNCAN. Mr. Speaker, I have spoken several times over the last few days about the situation in Kosovo. Unfortunately, as a former editor of Foreign Affairs magazine wrote recently in the Washington Times, the President has put us in an impossible situation.

There is no good answer. As Henry Kissinger said, ''Ethnic and religious fighting is endemic to the Balkans and has been going on there for hundreds of years.'' We cannot stop it unless we stay there forever at unbelievable costs to our taxpayers.

Do we mortgage the futures of our children and grandchildren to temporarily make things a little bit better in Kosovo? Everyone agrees that Milosevic is a tyrant. He is a communist dictator. I am certainly not defending him in any way.

In fact, I went to Yugoslavia 2 years ago with the National Defense Council. While in Belgrade, I, along with three other Members of this body, appeared on radio station B–92, which was the main opposition station to Milosevic. But as many columnists and commentators have pointed out, our bombings have basically created the refugee situation and have strengthen Milosevic.

Everyone has tremendous sympathy for the refugees. But several hundred thousand Serbians were forced out of Croatia not long ago. They were victims of ethnic cleansing then, and we did nothing about it. And as many people have pointed out, there are small wars or fighting going on in 30 or 40 different places around this world right now. Several of those situations were far worse than in Kosovo before we started the bombing.

There apparently is little disagreement with the description that the Kosovar Liberation Army is a terrorist organization and one that has been funded primarily by illegal drugs.

On MSNBC this past Saturday night, the question was asked about the refugee crisis, whether it was created by NATO bombs or Serbian troops. Sixty-five percent of the many thousands of callers said NATO bombing was mainly at fault.

NATO is getting ready to hold one of the biggest parties this city has ever seen here this weekend. I believe NATO and our President thought Milosevic would cave after just a few days of bombing and that they could then toast each other in a great victory celebration for the 50th anniversary party of NATO this weekend.

What a miscalculation. That was certainly one of the greatest miscalculations in American history and, unfortunately, one that is costing American taxpayers $46,000 a minute and many, many, many billions before it is all over.

We are about to be asked to appropriate $6 billion in emergency funding. And if we go into a ground war, they estimate that is going to be $10 or $15 billion and that before it is all over, if this thing drags out, we could spend $40 or $50 billion that would have to be taken from other programs or from the Social Security fund.

All of this that I am saying today was said much more eloquently in a column written by A.M. Rosenthal of the New York Times which ran in the Knoxville News Sentinel this morning. Mr. Rosenthal wrote this. He said, ''The way adults of any intelligence can find out how well they are dealing with a crisis, personal or national, is to ask themselves two questions: Would we do the same things again if we had