

as the force prepares for deployment in Operation Southern Watch ongoing in Southern Iraq in the Gulf War.

The ability to defend our American democracy effectively has entailed many personal sacrifices and I want to express my support at this critical time to the people of Vieques who have sacrificed throughout the past 30 years in support of our armed forces. The bomb was off target in military soil yesterday, but who can guarantee that sometime in the future it will not be off target in the inhabited part of Vieques.

Because my biggest concern is for the safety, security and welfare of the 8,500 American citizens residing in Vieques, I join the Governor of Puerto Rico in calling on President Bill Clinton, Secretary of Defense Cohen and Navy Secretary Richard Danzig to cease all bombing and military maneuvers until a thorough investigation is conducted and until it can be guaranteed that there are no future risks to the population of Vieques.

As the 8,500 Puerto Rican-Americans in Vieques have so contributed to our nation's defense readiness, I am hereby calling on the Navy to recognize their contributions and their unwavering support despite the inherent risks. The Navy must make further efforts to look for alternatives to the use of $\frac{3}{4}$ of Vieques for military exercises, so that Vieques may look forward to a peaceful, safe and prosperous future.

□ 1730

SPECIAL ORDERS

The SPEAKER pro tempore (Mr. LAHOOD). Under the Speaker's announced policy of January 6, 1999, and under a previous order of the House, the following Members will be recognized for 5 minutes each.

MEDICAL SAVINGS ACCOUNTS

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

Mr. LIPINSKI. Mr. Speaker, I rise tonight to say a few words about medical 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 non-emergency 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.

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.