

By Mr. DORGAN:

S. 908. A bill to establish a comprehensive program to ensure the safety of food products intended for human consumption that are regulated by the Food and Drug Administration, and for other purposes; to the Committee on Agriculture, Nutrition, and Forestry.

SUBMISSION OF CONCURRENT AND SENATE RESOLUTIONS

The following concurrent resolutions and Senate resolutions were read, and referred (or acted upon), as indicated:

By Mr. HAGEL (for himself and Mr. KERREY):

S. Res. 88. A resolution relative to the death of the Honorable Roman L. Hruska, formerly a Senator from the State of Nebraska; considered and agreed to.

By Mr. MCCONNELL:

S. Res. 89. A resolution designating the Henry Clay Desk in the Senate Chamber for assignment to the senior Senator from Kentucky at that Senator's request; considered and agreed to.

STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

By Mr. CLELAND:

S. 894. A bill to amend title 5, United States Code, to provide for the establishment of a program under which long-term care insurance is made available to Federal employees and annuitants, and for other purposes; to the Committee on Governmental Affairs.

FEDERAL CIVILIAN AND UNIFORMED SERVICES LONG-TERM CARE INSURANCE ACT OF 1999

Mr. CLELAND. Mr. President, in support of the need for an initiative to help address the growing long-term care needs of Americans, I am pleased to introduce the Federal Civilian and Uniformed Services Long-Term Care Insurance Act of 1999 in the Senate.

The Administration proposed a plan to offer long-term health care insurance to federal civilian employees. Under my bill, the administration's proposal is expanded to include federal civilian and uniformed services employees, as well as foreign service employees. This non-subsidized, quality private long-term care insurance option can then be offered at an affordable group rate. It is anticipated that 300,000 Federal employees and 200,000 uniformed services employees would voluntarily participate in such a long-term insurance plan. With such participation, the Federal government could truly serve as the model for employers for long-term care insurance.

The bill would make the following groups eligible for the long-term care insurance: Civilian employees after continuously working for the federal government for 6 months, Foreign Service employees, civilian annuitants upon retirement, members of the Armed Services, retired members of the Armed Services, and designated relatives, like parents and parents-in-laws.

The bill also offers: (1) portability of this benefit regardless of future federal or military employment as long as the monthly premium is paid on a time, (2) a choice of plans to meet the insurer's needs from up to three insurance carriers, and (3) a choice of cash or service benefits (such as expense-incurred or indemnity method). Costs for this program are anticipated to be no more than \$15 million for OPM administrative expenses.

The price of long-term care is very expensive both in terms of the financial and emotional burden to families. In 1997, Medicare and Medicaid spent \$15.4 billion providing home health care to Americans. In that same year, nursing home care cost American taxpayers approximately \$16.9 billion. What I am proposing is legislating the ability to maintain self-reliance. The Federal Civilian and Uniformed Services Long-Term Care Insurance Act of 1999 is an important step to providing "affordable, high-quality long-term care." I urge my colleagues to support it.

Mr. President, I ask unanimous consent that the text of my legislation be printed in the RECORD.

There being no objection, the bill was ordered to be printed in the RECORD, as follows:

S. 894

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the "Federal Civilian and Uniformed Services Long-Term Care Insurance Act of 1999".

SEC. 2. LONG-TERM CARE INSURANCE.

Subpart G of part III of title 5, United States Code, is amended by adding after chapter 89 the following:

"Chapter 90—Long-Term Care Insurance

"Sec.

"9001. Definitions.

"9002. Eligibility to obtain coverage.

"9003. Contracting authority.

"9004. Long-term care benefits.

"9005. Financing.

"9006. Regulations.

"§ 9001. Definitions

"For purposes of this chapter, the term—

"(1) 'activities of daily living' includes—

"(A) eating;

"(B) toileting;

"(C) transferring;

"(D) bathing;

"(E) dressing; and

"(F) continence;

"(2) 'annuitant' has the meaning such term would have under section 8901(3) if, for purposes of such paragraph, the term 'employee' were considered to have the meaning under paragraph (7) of this section;

"(3) 'appropriate Secretary' means—

"(A) except as otherwise provided in this paragraph, the Secretary of Defense;

"(B) with respect to the United States Coast Guard when it is not operating as a service of the Navy, the Secretary of Transportation;

"(C) with respect to the commissioned corps of the National Oceanic and Atmospheric Administration, the Secretary of Commerce;

"(D) with respect to the commissioned corps of the Public Health Service, the Secretary of Health and Human Services; and

"(E) with respect to members of the Foreign Service, the Secretary of State;

"(4) 'assisted living facility' has the meaning given such term under section 232 of the National Housing Act (12 U.S.C. 1715w);

"(5) 'carrier' means a voluntary association, corporation, partnership, or other non-governmental organization that is lawfully engaged in providing, paying for, or reimbursing the cost of, qualified long-term care services under group insurance policies or contracts, or similar group arrangements, in consideration of premiums or other periodic charges payable to the carrier;

"(6) 'eligible individual' means—

"(A) an employee who has completed 6 months of continuous service as an employee under other than a temporary appointment limited to 6 months or less;

"(B) an annuitant;

"(C) a member of the uniformed services on active duty for a period of more than 30 days or full-time National Guard duty (as defined under section 101(d)(5) of title 10) who satisfies such eligibility requirements as the Office prescribes under section 9006(c);

"(D) a member of the uniformed services entitled to retired or retainer pay (other than under chapter 1223 of title 10) who satisfies such eligibility requirements as the Office prescribes under section 9006(c);

"(E) a member of the Foreign Service who—

"(i) is described under section 103(1), (2), (3), (4), or (5) of the Foreign Service Act of 1980 (22 U.S.C. 3903(1), (2), (3), (4), or (5); and

"(ii) satisfies such eligibility requirements as the Office prescribes under section 9006(c);

"(F) a member of the Foreign Service entitled to an annuity under the Foreign Service Retirement and Disability System or the Foreign Service Pension System who satisfies such eligibility requirements as the Office prescribes under section 9006(c); or

"(G) a qualified relative of a sponsoring individual;

"(7) 'employee' means—

"(A) an employee as defined under section 8901(1) (A) through (H); and

"(B) an individual described under section 2105(e);

"(8) 'home and community care' has the meaning given such term under section 1929 of the Social Security Act (42 U.S.C. 1396t(a));

"(9) 'long-term care benefits plan' means a group insurance policy or contract, or similar group arrangement, provided by a carrier for the purpose of providing, paying for, or reimbursing expenses for qualified long-term care services;

"(10) 'nursing home' has the meaning given such term under section 1908 of the Social Security Act (42 U.S.C. 1396g(e)(1));

"(11) 'Office' means the Office of Personnel Management;

"(12) 'qualified long-term care services' has the meaning given such term under section 7702B of the Internal Revenue Code of 1986;

"(13) 'qualified relative', as used with respect to a sponsoring individual, means—

"(A) the spouse of such sponsoring individual;

"(B) a parent or parent-in-law of such sponsoring individual; and

"(C) any other person bearing a relationship to such sponsoring individual specified by the Office in regulations; and

"(14) 'sponsoring individual' refers to an individual described under paragraph (6)(A), (B), (C), or (D).