

and 64. This is an outrageous fourfold increase in insurance rates for the older couple—and it is by no means a comprehensive policy.

Group health insurance is much less expensive than individual policy insurance, and that is why the current COBRA benefit is so vital and useful. The difference in annual cost for obtaining group versus individual health insurance can easily be several thousand dollars.

Under current COBRA rules, people age 55 and over who are reaching the end of their COBRA coverage and who cannot afford to enter the private market face the prospect of being without health coverage for up to 10 years—until the time they are eligible for Medicare. At that late point in their careers, the task of finding a new job with employer based health coverage can be close to impossible. Some people, such as widows receiving coverage through their late spouse's employer, may need to re-enter the workforce for the first time in years.

Unfortunately, many near-elderly individuals have faced this situation in the recent past. Increasingly during the 1990s, losing one's job due to downsizing and lay-offs has created a gap in health insurance coverage for individuals over age 55. More near-elderly individuals may face the frightening reality of this situation as the number of people between the ages of 55 to 65 nearly doubles, from 23 million today to 42 million by the year 2020.

There exist numerous examples that help demonstrate the significance of the situation to older workers:

At AT&T, 34,000 jobs had to be cut in 1997. This is down from the original prediction of a cut of 40,000 jobs, but still a significant number. Workers were to receive a lump sum payment based on years of service, up to one year of paid health benefits and cash to cover tuition costs or to start a new business—but what happens to health coverage after one year?

Two giant New York City banks, Chase Manhattan and Chemical recently combined and 12,000 jobs from the combined banks were subsequently cut.

Last year, Massachusetts-based Polaroid reduced its workforce by seven percent, cutting over 2,400 jobs.

In December 1998, Citicorp announced it was slashing 10,400 jobs, six percent of its total workforce.

All in all, over 625,000 jobs were eliminated in 1998.

When the near-elderly lose their jobs in this manner, too often the unfortunate consequence is that they and their spouses also lose their health insurance coverage.

In order to assist these individuals over age 55 in maintaining health coverage, and provide an option for them that is better than entering the individual market, my bill modifies the current COBRA law by extending COBRA coverage until the age of Medicare eligibility for individuals who are age 55 or older at the time that their COBRA coverage would expire under current law.

Under this formulation, the maximum coverage available would be 13 years—a spouse who begins her 36 months of coverage at age 52 would then begin coverage under this bill at age 55 and be guaranteed health coverage

until the point she becomes eligible for Medicare.

In order to compensate employers for the cost of this new COBRA continuation coverage, my bill calls for age-55+ enrollees receiving an extension of their COBRA benefits to pay 125 percent of the group rate policy (compared to 102 percent for most current COBRA eligible individuals and 150 percent for disabled COBRA enrollees). This provision recognizes the fact that this age group is more expensive to insure and compensates business accordingly.

I realize that the cost of paying one's share of a group insurance policy will still be too much of a burden for a number of Americans. Many of them will be forced into the uncertain mercies of State Medicaid policies. But for many others, this bill will provide an important bridge to age 65 when they will be eligible for Medicare.

While we are taking other steps to resolve this burgeoning problem, this step is crucial to any long-term resolution. As greater numbers of baby-boomers enter their mid-to-late 50s, it becomes even more apparent that we need to act now. We cannot allow our early retirees and their spouses to be left without this important option for health coverage. I look forward to working with my colleagues to enact the COBRA Extension Act for 55 to 65 Year Olds.

PERSONAL EXPLANATION

HON. EDDIE BERNICE JOHNSON

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, June 15, 1999

Ms. EDDIE BERNICE JOHNSON of Texas. Mr. Speaker, on Wednesday, June 9, 1999, I was unable to cast a vote on the House Journal, because I was involved in an important meeting to bring the E-rate program to the nation's school children. Had I been present I would have voted "aye."

HONORING JUANITA CLEGGETT HOLLAND

HON. DALE E. KILDEE

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Tuesday, June 15, 1999

Mr. KILDEE. Mr. Speaker, thank you for giving me this opportunity to rise before you today to honor a woman who has accomplished much in the name of education. On June 17, friends, colleagues, and family will gather to pay tribute to Mrs. Juanita Cleggett Holland of Flint, Michigan, who is retiring from the Flint Community Schools after 34 years of dedicated service to the community.

For nearly four decades, thousands of young people have had their lives enriched due to the influence of Juanita Holland. A graduate of Tennessee State University and the University of Michigan, Juanita entered the Flint School District in 1965, as a teacher at Kennedy School. After 3 years, she went on to Emerson Junior High, and moved from Emerson to Northern Senior High in 1976, where

she remained until 1982. A certified social worker, Juanita realized her talents could be used in other ways within the education world, and as a result, became a crisis social worker for the Flint School District, where she was assigned six different schools. From there, she became a social worker for Neithercut School and McKinley Middle School, where she had been assigned until now.

In addition to being a State of Michigan certified social worker, Juanita displays superior credentials by her affiliation with the Academy of Certified Social Workers, and her status as a Board Certified Diplomate. Juanita also has a long history of community involvement as well. She is extremely active in her Church, and also her sorority, Delta Sigma Theta, Inc. She has worked with or served on the boards for such groups and organizations as the Sirna Center, the Tall Pine Council of the Boy Scouts of America, and the Dort-Oak Park Neighborhood House. She has most served on the board for the Michigan Family Independence Agency since 1992, and has served as board chairperson since 1997.

In efforts to improve the quality of education for Flint's children, Juanita has been at the forefront of projects designed to enhance discussion on outcome based education, school improvement, community service, and group work.

Mr. Speaker, in my former role as a teacher, and my current role as Member of Congress, it has been my duty to promote and enhance human dignity and the quality of life. I am grateful that there are people like Juanita Holland who have worked arduously to make my task easier. I ask my colleagues in the 106th Congress to join me in wishing her the best in her retirement.

INTRODUCTION OF THE SMALL BUSINESS, FAMILY FARMS, AND CONSTITUTIONAL PROTECTION ACT

HON. DAVID M. McINTOSH

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, June 15, 1999

Mr. McINTOSH. Mr. Speaker, today, I rise to introduce the Small Business, Family Farms, and Constitutional Protection Act, a bill to prevent Federal agencies from implementing the UN global warming treaty, the Kyoto Protocol, prior to its ratification by the Senate.

Ever since October 1997, the Clinton Administration has called for enactment of a program commonly known as "credit for early action" or "early action crediting" as part of its global warming policy. Early action crediting is fundamentally a strategy to jump-start implementation of the non-ratified Kyoto Protocol and build a pro-Kyoto business constituency.

Enactment of an early action credit program would effectively repudiate the July 1997 Byrd-Hagel resolution (which passed the Senate by a vote of 95-0), fuel pro-Kyoto business lobbying, and penalize companies—including most small businesses and family farms—that do not jump on the global warming bandwagon.