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MANY CENSUS QUESTIONS TOO INTRUSIVE

The SPEAKER pro tempore. Under the Speaker's announced policy of January 19, 1999, the gentleman from Michigan (Mr. SMITH) is recognized during morning hour debates for 5 minutes.

Mr. SMITH of Michigan. Madam Speaker, there are too many curiosity questions on the Census long form. Right now, on the average, one out of every six citizens of the United States that are sent the census long form are asked questions that take almost 25 minutes to fill out, very personal questions, very intrusive questions.

What we have been investigating and looking at is should there really be a \$100 fine if you refuse to answer all of those personal, intimate questions. It asks all sorts of information that the government does not need to know, such as the number of rooms in your house, when it was built, where your water and utilities come from, how much they cost, how much you paid for your house, the number of cars, telephones, bathrooms you have, how much insurance you carry on the contents of your home.

It asks about your education, the time you leave for work, how you get there, your health, your job. This is simply excessive, and I am suggesting a couple of things.

Number one, I suggest that there should not be a \$100 fine if you fill out the pertinent information. This was put in our United States Constitution so every 10 years we could have a new count of the number of individuals in the United States so we could reapportion congressional districts for the 435 Members of Congress.

It was not the intent that we expand this to allow an administration, a bureaucracy, a Washington group to pursue all kinds of personal information that they might want to know sometime about you.

We are suggesting that if you fill out the forms and that if you fill out the number of people and their names, in essence, the questions on the short form, there should not be any fine, or any fine that would exceed \$5 or \$10.

I think with our new technology in this country, with the ability of government to know so much about us, knowing what doctors we go to, when we go to the doctor, for what reason we are going to the doctor, where we buy, what kinds of goods, where we travel, the danger is a government that, out of curiosity, would like to know more than they really need to know about our individual lives.

I am saying that we need to totally review the Census form. I hope the information that came out yesterday,

that a Federal judge in Texas has said that there should be no prosecution for any individual that does not fill out the rest of the long form and those intrusive questions, is correct.

In the meantime, I think it is time that this body and the United States Senate, along with the administration, re-evaluate its intrusiveness. It is bad enough that we are taking 41 cents out of every dollar the average American makes in local, State, and Federal taxes. It is worse when we start getting into their lives, their bedrooms, to try to have the kind of information that we think we need to know to make that kind of policy decision.

It is time we slowed down the intrusiveness of the Federal government. It is time that Americans started asking their Representatives in Congress, in the United States Senate, I include in that, and their potential next President their position on this issue.

AMERICA'S HEALTH INSURANCE INDUSTRY FAILS INDIVIDUALS 55 TO 64

The SPEAKER pro tempore. Under the Speaker's announced policy of January 19, 1999, the gentleman from Ohio (Mr. BROWN) is recognized during morning hour debates for 5 minutes.

Mr. BROWN of Ohio. Madam Speaker, I would just like to mention, in response to the comments of my friend, the gentleman from Michigan, that we could take care of these problems of what he calls intrusive government in the Census by allowing sampling, which is what many people on this side of the aisle have suggested, Census sampling, where we find out by taking some 10,000 or 20,000 or 50,000 or whatever number of people and find this information out and extrapolate it to the rest of the country, which every company and every government agency and every political candidate has done for years in terms of polling and all of that.

Madam Speaker, our health insurance system fails many Americans, no group more so than individuals age 55 to 64. There are 3.4 million Americans in this age range who are uninsured, the fastest growing segment of the uninsured population. Some of them were blind-sided when their employer terminated retiree health coverage. Others are self-employed or work for firms that do not offer health insurance.

Regardless of the reason behind their situation, the prospects of buying individual insurance in the individual market are grim. Only individuals enrolling directly from an employer-sponsored health plan are guaranteed access to private coverage. Companies can and do deny access to self-employed individuals and those whose employer does not offer coverage.

Even if an individual is lucky enough to be guaranteed access to a health

plan, she is not guaranteed an affordable rate. As a matter of fact, she can bank on being quoted a rate so high it takes her breath away.

The purpose of health insurance is to pool risk, not to avoid it. The fact that individuals nearing retirement are priced out of the insurance market underscores how far our system has strayed from that basic tenet. Individuals 55 to 64 have entered a period in their lives when health insurance is particularly important, yet 3 million of them cannot secure coverage in the private health insurance market.

If this problem sounds familiar, there is a reason. Before Medicare, 60 percent of Americans 65 and older were uninsured. The public demanded that the Federal government step in when it became clear that insurers would not willingly cover these individuals.

Our challenge now is to help individuals 55 to 64. As long as health insurers can pick and choose those whom to enroll and whom to exclude, as long as they are permitted to use medical underwriting, rate increases, and skillful marketing to cream-skim, to weed out those they do not want to insure, as long as insurers can avoid those most in need of health care protection, there will always be significant gaps in our health insurance system.

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It is one of realities this Nation faces in the absence of universal coverage. Eventually, the public will get tired of weak-kneed politicians and incremental strategies and the U.S. will implement that universal medical coverage. Until then, it makes sense to expand programs that work and to help those in most need of coverage.

That is where the Medicare Early Access program comes in. This week the gentleman from California (Mr. STARK), the gentlewoman from Florida (Mrs. THURMAN) and I will introduce revised legislation based on last year's Early Access bill. The new version provides tax credits to help more individuals 55 to 64 to buy into Medicare or to purchase COBRA continuation coverage.

The mechanisms for providing more individuals age 55 to 64 coverage has not changed. Our bill would enable people 62 to 64 and displaced workers 55 to 64 to pay premiums to buy into Medicare. It would require employers who drop previously promised retiree coverage to allow early retirees with limited alternatives to have access to COBRA continuation coverage until they reach age 65 and, thereby, qualify for Medicare.

To make these initiatives more affordable, this legislation would establish tax credits equal to 25 percent of the premium for participants in the Medicare buy-in and individuals eligible for COBRA coverage. Our legislation provides uninsured individuals between 55 and 64 an opportunity to buy