

Con. Res. 243) expressing the sense of the Congress that the Public Safety Officer Medal of Valor should be presented to the public safety officers who have perished and select other public safety officers who deserve special recognition for outstanding valor above and beyond the call of duty in the aftermath of the terrorist attacks in the United States on September 11, 2001.

The Clerk read as follows:

H. CON. RES. 243

Whereas on September 11, 2001, terrorists hijacked and destroyed 4 civilian aircraft, crashing 2 of them into the towers of the World Trade Center in New York City, a third into the Pentagon, and a fourth in rural southwest Pennsylvania;

Whereas thousands of innocent Americans and many foreign nationals were killed and injured as a result of these surprise terrorist attacks, including the passengers and crews of the 4 aircraft, workers in the World Trade Center and the Pentagon, firefighters, law enforcement officers, emergency assistance personnel, and bystanders;

Whereas hundreds of public safety officers were killed and injured as a result of these terrorist attacks because they immediately rushed to the aid of innocent civilians who were imperiled when the terrorists first launched their attacks, many of whom would perish when the twin towers of the World Trade Center collapsed upon them;

Whereas thousands more public safety officers are risking their own lives and long-term health in sifting through the aftermath and rubble of these terrorist attacks to recover the dead;

Whereas the Public Safety Officer Medal of Valor Act of 2001 (Public Law 107-12; 115 Stat. 20) authorizes the President to award and present, in the name of Congress, a Medal of Valor to public safety officers for extraordinary valor above and beyond the call of duty;

Whereas the Attorney General of the United States has discretion to increase the number of recipients of the Medal of Valor under that Act beyond that recommended by the Medal of Valor Review Board in extraordinary cases in any given year;

Whereas the terrorist attacks in the United States of September 11, 2001, and their aftermath constitute the single most deadly assault on our American homeland in our Nation's history; and

Whereas those public safety officers who have perished and those who lead the efforts to rescue innocent civilians from the terrorist attacks, are the first casualties and veterans of America's new war against terrorism, which was authorized by the authorization for use of military force enacted September 14, 2001: Now, therefore, be it

Resolved by the House of Representatives (the Senate concurring), That it is the sense of Congress that—

(1) the President should award and present, in the name of Congress, a Public Safety Officer Medal of Valor to those public safety officers who were killed in the terrorist attacks in the United States on September 11, 2001; and

(2) the President should award and present a Public Safety Officer Medal of Valor to those public safety officers who have earned special recognition for outstanding valor above and beyond the call of duty as named—

(A) in consultation with the Mayor of the City of New York and Governor of the State of New York for the attacks on New York—

(i) Commissioner of the New York City Police Department;

(ii) Commissioner of the New York City Fire Department; and

(iii) Executive Director of the Port Authority of New York and New Jersey;

(B) in consultation with the Chair of the Washington Metropolitan Council of Governments, including the sitting Chairs of the Police and Fire Chief Committees; and the Fort Myer Federal Fire Chief, and the Governor of the Commonwealth of Virginia for the attack at the Pentagon—

(i) Fire Chief of Arlington County, Virginia; and

(ii) Police Chief of Arlington County, Virginia; and

(C) in consultation with the Governor of the Commonwealth of Pennsylvania for the plane crash in Pennsylvania—

(i) Commandant of the Pennsylvania State Police; and

(ii) Adjutant General of the Pennsylvania National Guard,

or any of their designees, for their heroic actions on September 11, 2001, and thereafter during the rescue and recovery missions.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Wisconsin (Mr. SENSENBRENNER) and the gentleman from New York (Mr. NADLER) each will control 20 minutes.

The Chair recognizes the gentleman from Wisconsin (Mr. SENSENBRENNER).

GENERAL LEAVE

Mr. SENSENBRENNER. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks and include extraneous material on H. Con. Res. 243.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Wisconsin?

There was no objection.

Mr. SENSENBRENNER. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, of the thousands of people killed on September 11, over 400 were public safety officers. These brave men and women dedicated their lives to the protection of life and property, and in so doing made the ultimate sacrifice. Since that day, thousands of their fellow officers from around the country responded to the attacks and have worked tirelessly at the World Trade Center, the Pentagon, and western Pennsylvania, and, indeed, all around America and the rest of the world.

I believe it fitting and proper that our Nation honor not only those public safety officers who gave their lives, but also the officers who have demonstrated the highest forms of heroism and valor in the wake of these tragic events.

Mr. Speaker, the Public Safety Officer Medal of Valor Act of 2001 was signed into law on May 30. This act established a national medal to be given by the President in the name of the United States Congress to a public

safety officer who has displayed extraordinary valor above and beyond the call of duty. The Public Safety Officer Medal Of Valor is the highest national award for valor that can be given to a firefighter, law enforcement officer, or emergency services officer.

Under this new law, the Attorney General of the United States is charged with selecting the recipients of the medal and is limited to selecting not more than five recipients in a given year. However, in extraordinary circumstances, the Attorney General may increase the number of medals to be awarded in a particular year. Mr. Speaker, no one can argue that the events that occurred on September 11, and the acts of bravery and valor that followed, were anything but extraordinary circumstances. House Con. Res. 243 expresses the sense of Congress that the Public Safety Officer Medal of Valor should be presented to all the public safety officers who were killed in the terrorist attacks on September 11, 2001.

Further, the concurrent resolution states that the Medal of Valor should be presented to those officers who have earned special recognition for outstanding valor for their actions in the hours, days, and weeks following the terrorist attacks.

These officers will be selected in consultation with the Governor of New York, the Mayor of the City of New York, the Governor of Virginia, and the Governor of Pennsylvania, and other officials who have firsthand knowledge of the heroic efforts made by these men and women.

On October 11, 2001, a day of violence, horror and great sadness, America's public safety officers gave their lives trying to save others. They also performed their duties heroically in the face of adversity and tragedy.

Mr. Speaker, I urge my colleagues to support this concurrent resolution and to provide the many heroes around the country with appropriate recognition by urging the Attorney General to present them with the highest national public safety officer award for valor.

Mr. Speaker, I reserve the balance of my time.

Mr. NADLER. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise in strong support of this resolution, expressing the sense of the Congress that the Public Safety Officer Medal of Valor should be presented to the public safety officers who have perished and select other public safety officers who deserve special recognition for outstanding valor above and beyond the call of duty in the aftermath of the terrorist attacks in the United States on September 11, 2001.

□ 1430

The ruthless attacks on the United States by an organized band of terrorists stands in stark contrast to tremendously heroic efforts of our public safety officers who gave their lives so that others may live. Our firefighters, police, and emergency rescue personnel rushed to the scene and rescued thousands of people in what was probably the greatest rescue operation in history. Many lives were lost, but many, many more were saved, thanks to the courage of those we seek to honor here today with this resolution. Their actions are not simply commendable, they should serve as the definition of bravery. These men and women ran into not just a burning building, but two of the tallest buildings in the world that had just been hit by jet airplanes full of jet fuel. The flames were so hot they actually melted steel. Tragically, many victims chose certain death by jumping from the towers to escape the blazing heat. Yet into this heat our firefighters charged. We have heard stories of firefighters who climbed 60, 70, even 80 stories to rescue victims. As survivors came down the stairs, they told the stories of firefighters last seen headed up the stairs. Countless people have come forward to acknowledge that firefighters and police officers saved their lives on September 11. Tragically, many of them were on the scene when the towers came down all around them. They made the ultimate sacrifice, as they too became victims of the terrorist attacks.

And even the collapse of these mammoth buildings was not enough to scare off our public safety officers. After the buildings came down, again police, firefighters and rescue personnel were on the scene, rescuing those whom they could reach, evacuating the area, tending to the injured, and dousing flames that threatened others. Thankfully, the media has done a wonderful job of telling their stories and making the public aware of the heroes amongst us. Sadly, there are too many stories to tell, because the magnitude of the tragedy was so great. It is for us here today to once again honor their sacrifice and bestow high honor upon these American heroes.

This bill will express the sense of the Congress that the President should award and present, in the name of Congress, a Public Safety Officer Medal of Valor to those public safety officers who were killed in the terrorist attacks on September 11 or who have earned special recognition for outstanding valor above and beyond the call of duty. The bill urges the President to work with the State and local elected officials and the various police and fire commissions in New York, Pennsylvania and Virginia to select those individuals who should be awarded the Medal of Valor.

I want to thank the majority for bringing this resolution to the floor in an expeditious manner, and I want to commend the sponsor of the resolution, the gentleman from New York (Mr. CROWLEY).

Mr. Speaker, I yield 5 minutes to the gentleman from New York (Mr. CROWLEY), the sponsor of this bill.

Mr. CROWLEY. Mr. Speaker, I thank my friend and colleague from New York for yielding me this time.

I introduced this legislation, the Medal of Valor for America's Heroes Act, with the gentleman from New York (Mr. FOSSELLA) and the gentleman from New York (Mr. ENGEL) and well over 250 other Members of Congress as a way to thank those brave men and women and dedicated public safety officers who risked their lives and, in far too many cases, lost their lives to protect countless thousands of others, whether it be on September 11 or any of the other 364 days of the year. This bill will provide a Medal of Valor award, the highest national award for valor for a public safety officer, to the public safety officers who perished in the attacks of September 11 of this year, as well as allow other officers who served above and beyond the call of duty to also receive recognition.

By honoring those who died, we also honor those who live on and embody the spirit of those who paid the ultimate sacrifice for the well-being of others. Over the coming years, we will hear tremendous stories of heroic measures. One such story I have heard already is that of Captain Patrick Brown of the 3 Truck on 13th Street in Manhattan. My cousin Michael, whose brother John was killed on that fateful day, works in 3 Truck on 13th Street and was a close friend to Pat and 11 of the members of that firefighter unit that were lost that day.

He told me of a radio message that day from the 32nd floor of Tower One. Mike had told me that Pat and other members of 3 Truck were with about 40 injured people on their way down from the building. Pat Brown was one of the most decorated members of the FDNY and when he spoke, everyone listened. A few moments after giving his location in the tower, he radioed again, except this time it was a May Day call and that the walls of the building were buckling. This was a full 10 minutes before the building actually collapsed. It gave firefighters and unknown numbers of rescue workers and victims time to evacuate the building.

Pat Brown and the other men of 3 Truck were in impeccable condition and could have easily gotten out of the building, but Pat Brown called back on his radio that he would be staying behind, that he and the other members from Truck 3 would be staying behind with the injured victims, knowing that they too would meet the same fate. If that is not heroism, I do not know what is.

While these people do not want our accolades, we the survivors and mourners feel the need to extend to them not only our gratitude but also something larger that states that they are not forgotten. This is the first time that this award will be bestowed, and I am encouraging the Attorney General to use the remains of the World Trade Center as the metal for this award, the metallic structure that is now a debris on Staten Island, an award that is an official recognition of the heroic works of the people who do not view their work as heroic. It is a way to say thank you to those who do not believe they deserve thanks for doing their job, and it is a way for us to recognize the heroic actions, not only for those who died but those who still work on protecting all of us each day. It is a way that someone like myself, who was affected by the tragedy on so many levels, can say thank you to my cousin John Moran, who did what he considered was his job and what I consider an act of bravery.

For far too long, many of us have taken our fire, police and emergency medical personnel for granted. This bill acts as a public thank you, both to those that perished and those that still work on to protect our civil society. But let us not all support this resolution and think we have done all we need to do for our public safety officers. We need to not only salute them and respect them every day, but we need to advocate for them as well. Congress needs to pass legislation to create a new Fire Corps to bring up to 75,000 new firefighters into our communities. And every community and our Federal Government needs to remember the heroism seen in Virginia, Pennsylvania and especially in New York City when calculating their budgets. We can no longer shortchange these people with respect to their livelihoods, with respect to their pay and benefits.

My friend and colleague the gentleman from New York (Mr. WEINER) successfully led the charge to increase the Public Safety Officers Benefit. I salute him for that. And our New York delegation has worked to ensure that emergency medical personnel are covered under the PSOB program as well in this case. But they should be completely covered under this valuable program in all circumstances.

The work of the police, fire and EMT professionals, and they are professionals, is not very glamorous but it is critical and should be celebrated. While everyone in our Nation hopes and prays that we never have a tragedy like the one of September 11 again, let us hope that we all learn from it. Let us hope that we never take these people for granted, the people who run into burning buildings when everyone else is running out; the people that chase after criminals rather than hide and get out of their way; the people that

resuscitate and provide for our sick and dying rather than panic and overreact. And let this award serve as a beginning and not an end to the accolades that these heroes so rightly deserve.

On that terrible day of September 11, 2001, Osama bin Laden, al-Qaeda and all those responsible for these terrorist attacks only saw the twin towers of the World Trade Center. They failed to see the millions and millions of patriots behind them, and that will lead to their downfall. The men and women of the New York Fire Department, Police Department, Port Authority Police and EMS and EMT and volunteer workers were the first in line behind the twin towers.

In conclusion, I want to thank Chairman SENSENBRENNER, Ranking Member CONYERS and my good friend and colleague the gentleman from New York (Mr. NADLER) for the committee's expedited treatment of this bill, as well as the outpouring of support from my colleagues in Washington, my neighbors in New York and all the people of the country for their appreciation of America's everyday heroes.

Mr. NADLER. Mr. Speaker, I yield 3 minutes to the gentleman from Virginia (Mr. MORAN).

Mr. MORAN of Virginia. I thank my friend and colleague the gentleman from New York (Mr. NADLER) for yielding time.

Mr. Speaker, on September 11, the world watched in horror as the symbol of our Nation's wealth, the World Trade Center, and our Nation's military might, the Pentagon, were viciously attacked. There is an aching in our hearts as we mourn for the senseless loss of life and we share the grief of the victims' families, friends and co-workers.

As the list of casualties from Pennsylvania, the World Trade Center and the Pentagon grows to over 5,000 people, it is frightening to imagine that the toll would have been higher were it not for the extraordinary courage and valor exhibited by our firefighters, police officers and emergency rescue workers. That is the reason that I so strongly support House Concurrent Resolution 243, which will allow us to honor the valor of the public safety officers who answered the call of duty on September 11. In my own congressional district, the brave and heroic men and women of the Arlington County, City of Alexandria and Fairfax County Fire and Rescue Departments and Police Departments should be particularly honored.

These, along with the Federal firefighters at Fort Myer and the Defense Protection Service, were the emergency personnel who first responded to the attack on the Pentagon. Every day these men and women face risks and challenges that few of us can relate to. It is our natural reaction when there is

a fire to run away from it. Their professional responsibility is to run into it. On September 11, with little regard for their own safety and well-being, they responded within minutes after the attack on the Pentagon. The Arlington County Fire and Police Departments, which have primary responsibility for first response at the Pentagon, were right there on the scene along with the firefighters and Emergency Medical Service personnel from Alexandria and Fairfax Counties who were assisted by any number of other response teams from around the area and really around the country. They courageously fought the flames, rescued victims trapped inside the building, and treated and transported the injured.

Mr. Speaker, I would like to express my wholehearted gratitude towards these men and women on behalf of the families whose loved ones were saved because of their heroic efforts. Together with the Fire and Police Departments of New York City, they do deserve our admiration and our pride. I trust that this resolution will pass unanimously. I commend the gentleman from New York for offering it, and I appreciate the opportunity to support it.

Mr. ENGEL. Mr. Speaker, I rise today in strong support of this resolution to provide the Public Safety Officer Medal of Valor to some of the greatest heroes our Nation has ever known. I want to thank my colleague from New York for introducing and shepherding this through the House so quickly. I also want to take this opportunity to extend my heartfelt condolences to him for the personal loss he has suffered as a result of September 11th.

The men and women who responded to the World Trade Center, Pentagon, and Pennsylvania crash site put themselves in harm's way in order to save the lives of countless others. In the case of New York, we all know that there were tragic results. As I watched from my apartment in the Bronx, not only did the World Trade Center Towers come crashing down, but hundreds of firefighters lost their lives. I must admit at that moment I was full of despair.

But then, like a light shining through the dark storm clouds, I saw even more emergency personnel going into Ground Zero. Through the horror of the events, my spirits rose as I saw time and time again, firefighters, police officers, and emergency medical personnel pull people out.

It is very fitting that we honor these men and women with this medal. I urge my colleagues to vote yes on this resolution.

Mr. FERGUSON. Mr. Speaker, I stand in support of H. Con. Res. 243.

Earlier this year we had the opportunity to create the Public Safety Officer Medal of Valor.

Today we have the obligation to use this medal to honor those who have served the public safety of our Nation.

Mr. Speaker, this bill does more than urge the president to award the Medal of Valor—the highest honor for public safety officers—to

those who were killed in the terrorist attacks of September 11.

It also honors those who displayed valor above and beyond the call of duty through their heroic actions on that fateful day, and during the rescue and recovery missions that followed.

These brave souls, although not public safety officers, still acted in line with and gave their lives for the highest ideals of that fine profession.

Mr. Speaker, I think of the courageous men and women of the Port Authority who, because of where they worked, felt empowered and compelled to risk and, in some cases, sacrifice their lives to help their fellow workers in the World Trade Center. By going above and far beyond the call of duty, these real heroes gave us something to be proud of and someone to look up to.

These valiant individuals are also public safety officers, employed by a situation out of their control and paid by an opportunity to serve their fellow man.

Mr. Speaker, I would also like to offer my thanks and praise to New Jersey Port Authority Chairman Lew Eisenberg. I struggle to imagine what these past weeks would have been like without his leadership and caring attention to the technical and human concerns we have all shared.

I can think of no more fitting tribute to these men and women than the awarding of the Public Safety Officer Medal of Valor.

I ask my colleagues to remember their support for the creation of this medal, and ask them to recall why we did it.

I believe it was for such an occasion of bravery as September 11 inspired that we voted Yes on that day, and why we must also vote Yes today.

Ms. JACKSON-LEE of Texas. Mr. Speaker, last May this body established the Public Safety Officer Medal of Valor to honor those firemen, police officers, EMTs, and other who demonstrate "extraordinary valor above and beyond the call of duty."

That action was prescient because we are now faced with a situation that warrants the distribution of this highest honor to a number of heroes within the public safety sector that exemplify its standards. H. Con. Res. 243 rightly expresses the sense of this body that those public safety officers that lost their lives in the September 11 attacks on American soil should be conferred this high honor. This body is also right to declare that there are other public safety officers who deserve special recognition for their actions in the aftermath of these attacks.

As we continue to fight this new war, Americans are constantly reminded that the nature of a public safety officer's job involves the potential for the ultimate sacrifice. As the representatives of the American people, our actions today reflect the gratitude of our constituents to those who work to ensure a stable, safe, and just society.

In his famous 1838 address before the Young Man's Lyceum of Springfield, Illinois, Abraham Lincoln spoke the following words regarding danger within our nation's borders:

"At what point then is the approach of danger to be expected? I answer, if it ever reach us, it must spring up amongst us. It

cannot come from abroad. If destruction be our lot, we must ourselves be its author and finisher. As a nation of freemen, we must live through all time . . ."

Though Lincoln's words did not portend the blending of home and abroad in the manner that it has presented itself, his sentiment is as relevant now as it was then. Our public safety officers allow us the best hope of destroying the dangers we now see before us. Finding a fitting testament to their bravery is the obligation of this great Nation.

Mr. GILMAN, Mr. Speaker, I rise in strong support of H. Con. Res 243, respectfully calling on the President to award and present, in the name of Congress, a public safety officer Medal of Valor to those public safety officers who were killed in the terrorist attacks in the United States on September 11, 2001. This resolution also requests that the President honor other select public safety officers who displayed valor and courage above and beyond the call of duty on September 11th and in the subsequent rescue and recovery efforts that followed the terrorist attacks on our Nation.

On that horrible day in September, a day of infamy, our Nation witnessed the best and the worst of humanity. The despicable and cowardly terrorist acts were valiantly countered with the incredible heroism and courage of our firefighters, law enforcement officers, emergency personnel, and our fellow citizens.

It is incumbent upon our Nation to honor these heroes, be they here or departed. Bestowing the Public Safety Officer Medal of Valor on these deserving men and women. It is a fitting tribute to their memory and their contribution to our Nation's freedom. Accordingly, I urge my colleagues to fully support this important measure.

Mr. NADLER. Mr. Speaker, I yield back the balance of my time.

Mr. SENSENBRENNER. Mr. Speaker, I yield back the balance of my time.

The SPEAKER pro tempore (Mr. PETRI). The question is on the motion offered by the gentleman from Wisconsin (Mr. SENSENBRENNER) that the House suspend the rules and agree to the concurrent resolution, H. Con. Res. 243.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds of those present have voted in the affirmative.

Mr. SENSENBRENNER. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX and the Chair's prior announcement, further proceedings on this motion will be postponed.

FEDERAL LONG-TERM CARE INSURANCE AMENDMENTS ACT

Mrs. JO ANN DAVIS of Virginia. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 2559) to amend chapter 90 of title 5, United States Code, relating to Federal long-term care insurance.

The Clerk read as follows:

H.R. 2559

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

SECTION 1. DEFINITION OF AN ANNUITANT.

Paragraph (2) of section 9001 of title 5, United States Code, is amended to read as follows:

“(2) ANNUITANT.—The term ‘annuitant’ means—

“(A) any individual who would satisfy the requirements of paragraph (3) of section 8901 if, for purposes of such paragraph, the term ‘employee’ were considered to have the meaning given to it under paragraph (1) of this subsection; and

“(B) any individual who—

“(i) satisfies all requirements for title to an annuity under subchapter III of chapter 83, chapter 84, or any other retirement system for employees of the Government (whether based on the service of such individual or otherwise), and files application therefor;

“(ii) is at least 18 years of age; and

“(iii) would not (but for this subparagraph) otherwise satisfy the requirements of this paragraph.”

SEC. 2. PREEMPTION.

Section 9005 of title 5, United States Code, is amended—

(1) by inserting “(a) CONTRACTUAL PROVISIONS.—” before “The”; and

(2) by adding at the end the following:

“(b) PREMIUMS.—

“(1) IN GENERAL.—No tax, fee, or other monetary payment may be imposed or collected, directly or indirectly, by any State, the District of Columbia, or the Commonwealth of Puerto Rico, or by any political subdivision or other governmental authority thereof, on, or with respect to, any premium paid for an insurance policy under this chapter.

“(2) RULE OF CONSTRUCTION.—Paragraph (1) shall not be construed to exempt any company or other entity issuing a policy of insurance under this chapter from the imposition, payment, or collection of a tax, fee, or other monetary payment on the net income or profit accruing to or realized by such entity from business conducted under this chapter, if that tax, fee, or payment is applicable to a broad range of business activity.”

SEC. 3. EFFECTIVE DATE.

The amendments made by this Act shall take effect as if included in the enactment of section 1002 of the Long-Term Care Security Act (Public Law 106-265; 114 Stat. 762).

The SPEAKER pro tempore. Pursuant to the rule, the gentlewoman from Virginia (Mrs. JO ANN DAVIS) and the gentleman from Illinois (Mr. DAVIS) each will control 20 minutes.

The Chair recognizes the gentlewoman from Virginia (Mrs. JO ANN DAVIS).

GENERAL LEAVE

Mrs. JO ANN DAVIS of Virginia. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks on the bill, H.R. 2559.

The SPEAKER pro tempore. Is there objection to the request of the gentlewoman from Virginia?

There was no objection.

Mrs. JO ANN DAVIS of Virginia. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise in strong support of H.R. 2559. Last year, Congress enacted the Long-Term Care Security Act. That bill established a program to permit the Federal Government to offer private long-term care insurance at a group discount as an employment benefit. Beginning in October of 2002, Federal employees, civilian retirees and active and retired members of the military will be eligible to purchase long-term care insurance through this new program.

□ 1445

H.R. 2559 will improve that program. This bill expands the population served by the Federal Government's long-term care program.

Mr. Speaker, many individuals leave Federal employment before they are entitled to an immediate annuity, even though they worked long enough to earn retirement at a later date. Currently they are not eligible to participate in the long-term care insurance program. H.R. 2559 will rectify this situation. Such individuals will be eligible to buy long-term care insurance through the program when they file for their deferred annuity.

In order to hold down premium costs, the bill also exempts policies issued under the program from premium taxes imposed by States, local governments, and the Commonwealth of Puerto Rico. Similar exemptions already exist for premiums paid under the Federal Employees Health Benefits Program and Federal Employees Group Life Insurance Program.

Exempting premiums from these taxes will reduce premiums in two ways. First, of course, the cost of long-term care insurance will be lower simply because the premiums will not have to build in the amount of the taxes. Second, the carriers will not have to incur the cost of complying with the wide array of premium tax laws that differ from jurisdiction to jurisdiction.

Lower costs mean lower premiums. The Office of Personnel Management estimates that the exemption will shave long-term care premiums by 2.5 percent. This is important because potential consumers of long-term care insurance are very sensitive to price.

I would also note, Mr. Speaker, that the Long-Term Care Security Act intends that the Office of Personnel Management will perform many of the consumer protection functions traditionally conducted by State insurance commissioners. These changes will be effective as if enacted in the Long-Term Care Security Act and will substantially improve the Federal Government's long-term care insurance program.

I encourage all Members to support H.R. 2559.

Mr. Speaker, I reserve the balance of my time.

Mr. DAVIS of Illinois. Mr. Speaker, I yield myself such time as I may consume.