EXTENSIONS OF REMARKS

In the House of Representatives
March 27, 2001

HON. DENNIS J. KUCINICH
OF OHIO

Mr. KUCINICH. Mr. Speaker, I rise today to honor the memory of Marjorie Condon, a lifelong resident of Ohio, who dedicated her life to the teaching profession. She will be missed, not only by her beloved family, but also by hundreds of former students.

Mrs. Condon taught fourth grade in Cleveland for over 15 years, first at Tom L. Johnson Elementary and then at Charles Lake Elementary, taking time off to raise six children. Holding bachelors degrees in both journalism and education, she shared a love of learning and literature with her husband, former newspaper columnist, George E. Condon. George and Marjorie met at Ohio State University and were married for 58 years.

She raised a family and loved crocheting, sewing, and playing piano. She also enjoyed fashioning stained glass, making candles, and cooking Chinese food. While in her mid-50s, Marjorie taught herself how to snow ski.

My fellow colleagues, please join me today in celebrating the life of this remarkable woman. She was a woman of great knowledge and learning, who dedicated her life to her family and students.

INTRODUCTION OF THE MEDICARE EARLY ACCESS AND TAX CREDIT ACT

HON. FORTNEY PETE STARK
OF CALIFORNIA

In the House of Representatives
Tuesday, March 27, 2001

Mr. STARK. Mr. Speaker, I am pleased to join with Rep. SHERROD BROWN and a number of additional colleagues to introduce the ’Medicare Early Access and Tax Credit Act.’ Companion legislation is being introduced by Sen. ROYCEFELLER in the Senate as well.

More than 43 million Americans have no health insurance today. There are many approaches to solutions for decreasing the number of uninsured. As most of my colleagues are aware, I support the creation of a universal health care system in which each and every American would have health insurance. However, if passed, it would make available health insurance options for these individuals at much less than the cost of what is available today. This is a meaningful step forward in expanding health insurance coverage to a segment of our population that is quickly losing coverage in the private sector.

The Medicare Early Access and Tax Credit Act is legislation that we should be able to agree upon and to enact so that people age 55–64 have a new, viable option for health insurance coverage. I look forward to working with my colleagues on both sides of the aisle and in the House and Senate to enact the Medicare Early Access and Tax Credit Act.

A more detailed summary of the legislation follows:

MEDICARE EARLY ACCESS AND TAX CREDIT ACT

(The please note: all numbers below are based on CBO/Joint Committee on Taxation analysis of the legislation in 2000. We will have updated figures once the new version of the bill is analyzed.)

TITLE I: HELP FOR PEOPLE AGED 62 TO 65

62–65 year olds without health insurance may buy into Medicare by paying monthly premiums and repaying any extra costs to Medicare through deferred premiums between ages 65 to 85. Starting July, 2002, the full range of Medicare benefits (Part A & B and Medicare-Choice plans) may be brought by an individual between 62-65 who has earned enough quarters of coverage to be eligible for Medicare at age 65 and who has no health insurance under a public plan or a group plan. (The individual does not need to have exhausted any employer COBRA eligibility.)

A person may continue to buy into Medicare even if they subsequently become eligible for an employer group or public plan. Individuals move into regular Medicare at age 65.

Financing: Enrollees must pay premiums. Premiums are divided into two parts:

(1) Base Premiums of about $326 a month payable during months of enrollment between 62 and 65, which will be adjusted for inflation and will vary a little by differences in the cost of health care in various geographic regions, and

(2) By collecting Premiums which will be payable between age 65-85, and which are estimated to be about $4 per month in 2005 for someone that participated for the full three years. The Deferred Premium will be paid like the current Part B premium, i.e., out of one’s Social Security check.

Note, the Base Premium will be adjusted from one year to the next, to reflect changing costs (and individuals will be told that number each year before they choose to enroll), but the 20 year Deferred Premium will not change from the dollar figure that the beneficiary is told when they first enroll between 62–65—they will be able to count on a specific dollar deferred payment figure.

The Base Premium equals the premium that would be necessary to cover all costs if all 62-65 year olds enrolled in the program.

year's analysis from the Congressional Budget Office and the Joint Committee on Taxation, indicated that more than 500,000 currently uninsured Medicare-eligible beneficiaries would likely be a very attractive option to people of this age.

While the 55–64 segment of our population has a lower overall percentage of uninsured than other age segments, since those people lose insurance it is often difficult or impossible for them to obtain affordable coverage in the private insurance marketplace. And, with the aging of the baby boom generation, this is a quickly growing segment of our population. In 1999, there were 23.1 million people.

Given all of these facts, I have joined with many colleagues to introduce the Medicare Early Access and Tax Credit Act of 2001, a bill to expand access to Medicare's purchasing power to certain individuals below age 65.

The Medicare Early Access and Tax Credit Act would enable eligible individuals to harness Medicare's clout in the marketplace to get much more affordable health coverage than they are able to purchase in the private sector market that currently exists. And, to make this coverage available, we have attached a 50 percent tax credit to it.

The bill would provide a very vulnerable population (age 55–64) with three new options to obtain health insurance (All numbers referenced below are based on the 2000 version of the bill so they are subject to change in our new legislation):

Individuals 62–65 years old with no access to health insurance could buy into Medicare by paying a base premium (about $326 a month) during those pre-Medicare eligibility years and a deferred premium during their post-65 Medicare enrollment (about $4 per month in 2005 for an individual who participated in the full three years of the new program). The deferred premium is designed to reimburse Medicare for the extra costs due to the fact that sicker than average people are likely to enroll in the program. The deferred premium would be payable out of the enrollee's Social Security check between the ages of 65–85.

Individuals 55–62 years old who have been laid off and have no access to health insurance, as well as their spouses, could buy into Medicare by paying a monthly premium (about $460 a month). There would be no deferred premium. Certain eligibility requirements would apply.

Retirees aged 55 or older whose employer-sponsored coverage is terminated could buy into Medicare through deferred premiums at 125 percent of the group rate. That is the most fair, affordable, and sustainable solution to our national health care needs.

However, that won't be accomplished overnight. In the meantime, there are steps that Congress can and should be taking to develop immediate, if smaller, solutions to providing people affordable health insurance coverage options. One such step is to pass legislation that would provide certain groups of individuals the option of buying into Medicare.

A recent Kaiser Family Foundation survey found that a majority of voters believe that the next population of the uninsured who should be helped is those aged 55–64. I agree.

A Commonwealth Fund study from July 2000 found that more than half of uninsured adults in the 50–64 age range trusted Medicare more as a source of health insurance and nearly two-thirds of them would be interested in enrolling if that option were available. So, expanding Medicare would likely be a very attractive option to people of this age.

Ms. Condon taught fourth grade in Cleveland for over 15 years. She was a woman of great knowledge and learning, who dedicated her life to her family and students. She raised a family and loved crocheting, sewing, and playing piano. She also enjoyed fashioning stained glass, making candles, and cooking Chinese food. While in her mid-50s, Marjorie taught herself how to snow ski.

My fellow colleagues, please join me today in celebrating the life of this remarkable woman. She was a woman of great knowledge and learning, who dedicated her life to her family and students.
The Deferred Premium repays Medicare for the fact that will enroll, but that many sicker than average people are likely to voluntarily enroll. The Deferred Premiums ensure that the program is eventually fully financed through the slightly 20 years.

EXTENSIONS OF REMARKS

55-62 year olds who are eligible for unemployment insurance (and their uninsured spouse) may buy into Medicare through a premium.

The full range of Medicare benefits may be bought by an individual between 55-62 who: (1) has earned enough quarters of coverage to be eligible for Medicare at age 65; (2) is eligible for unemployment insurance; (3) before lay-off had a year-plus of employment-based health insurance; and (4) because of the unemployment no longer has such coverage or eligibility for COBRA coverage.

A worker’s spouse who meets the above conditions (except for UI eligibility) and is younger than 62 may also buy-in (even if younger than 55).

The worker and spouse must terminate buy-in if they become eligible for other types of insurance, but if the conditions listed above remain the couple will retain eligibility to buy-in again. At age 62 they must terminate and can covert to the Title I program. Non-payment of premiums is also cause for termination.

There is a single monthly premium roughly equal to $460 that will be adjusted for inflation. It must be paid during the time of buy-in; there is no Deferred Premium. This premium is set to recover base costs plus some of the cost created by the likely enrollment of sicker than average people.

TITLES FOR WORKERS 55+ WHOSE RETIREE BENEFITS ARE TERMINATED

Workers age 55+ whose retirement health insurance is terminated by their employer may buy into their employer’s health insurance for active workers at 125% of the group rate (this is an extension of COBRA health continuation coverage—not a Medicare program).

This Title is an expansion of the COBRA health continuation benefits program. If a worker and dependents have relied on a company retiree health benefit plan, and that protection is terminated or substantially slashed during his or her retirement, but the company continues a health plan for its active workers, then the retiree may buy into the company’s group health plan at 125% of cost. They can remain in that plan, paying 125% of the premium, until they are eligible for Medicare at age 65.

TITLES IV: TAX CREDITS

Creates a new, federal tax credit equal to 50% of the amount paid by an individual for any of the three new programs described above. This tax credit amount will be half of the dollar amounts described above. This tax credit amount must be used for a range of tax payments that are major components of success not only in basketball, but also in life. It is an honor for me to recognize the winners at Modesto Christian for an outstanding season. These young men represent the Central Valley’s best to the state.

I ask my colleagues to rise and join me in honoring the Modesto Christian Crusaders: Jon Crenshaw; Chuck Hayes; Miles Scott; Brian Donham; James Noel; Richard Midgley; Jon Crenshaw; Chuck Hayes; Miles Scott; Brian Donham; James Noel; Richard Midgley; Marc Pratt; Jeff Porter; Josh Bouch; Kevin Bonner; Beau Brummell; Bobby Cole, Jr.; Marshall Meyers; William Patterson; and Davis Paris.

IN HONOR OF JUSTICE ALICE ROBIE RESNICK

HON. DENNIS J. KUCINICH

IN THE HOUSE OF REPRESENTATIVES

Mr. KUCINICH. Mr. Speaker, I rise today to recognize Alice Robie Resnick, Justice of the Supreme Court of Ohio, who is being honored by the Cuyahoga County Democratic Party at their annual dinner this year.

Justice Resnick is a graduate of Siena Heights College, and the University of Detroit Law School. Serving as Assistant Prosecutor for Lucas County, she tried more than one hundred serious felony cases including ten death penalty cases. In 1982, she became the first woman elected to the Sixth District Court of Appeals. Justice Resnick became the second woman in history to be elected to the Ohio Supreme Court in 1988.

Justice Resnick has a distinguished career which began in 1948 as a Seasonal Park Archaeologist at Mesa Verde. From there he worked as a Seasonal Park Naturalist for four summers at the Grand Canyon; Tumacacori National Monument, Arizona; and Carlsbad Caverns National Park in New Mexico. He then served as an Assistant to the Chief of Archeology here in Washington and as a Regional Museum Curator in the Southwest Regional Office in Santa Fe, New Mexico. Mr. Smith also served as the Superintendent of Fort Davis National Historic Site in Ft. Davis, Texas and, finally, as the Superintendent of Chilmark National Memorial until 1990. He was awarded the Department of Interior Distinguished Service Award for 40 years of service.

IN HONOR OF FRANKLIN G. SMITH, THE FIRST SUPERINTENDENT OF THE CHILMARK NATIONAL MEMORIAL

HON. SILVESTRE REYES

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Mr. REYES. Mr. Speaker, I rise today to recognize a great American. Mr. Franklin G. Smith passed away Wednesday, March 14, 2001 in El Paso, Texas. He has been a resident of El Paso since 1971. Mr. Smith was born in Pueblo, Colorado. After receiving his B.S. from Religion Junior College, obtained his Bachelor's Degree from the University of Arizona, and performed graduate work at the University of Arizona. He served with honor in the United States Army from 1944–1946. I would like to express my heartfelt sorrow to his lovely wife, Mary Pauline Smith of El Paso, and his daughter Alison Diane Olson and grand daughter Amber Marie Olson.

Mr. Smith was a 42-year veteran of the National Park Service and was the first superintendent of the Chilmark National Memorial in my district. He had a distinguished career which began in 1948 as a Seasonal Park Archaeologist at Mesa Verde. From there he worked as a Seasonal Park Naturalist for four summers at the Grand Canyon; Tumacacori National Monument, Arizona; and Carlsbad Caverns National Park in New Mexico. He then served as an Assistant to the Chief of Archeology here in Washington and as a Regional Museum Curator in the Southwest Regional Office in Santa Fe, New Mexico. Mr. Smith also served as the Superintendent of Fort Davis National Historic Site in Ft. Davis, Texas and, finally, as the Superintendent of Chilmark National Memorial until 1990. He was awarded the Department of Interior Distinguished Service Award for 40 years of service.