

to the growing population of American bald eagles.

Today, America's First Zoo is building a new Avian Conservation Center that will feature state-of-the-art exhibitions and research facilities illustrating the diversity of the world's bird populations and their varied habitats. A central focus will be the challenges of conservation and preservation of rare species like Micronesian kingfishers, which are extinct in the wild. A key aim of the Center is to increase visitor awareness of avian conservation and issue a "conservation call to action."

We can also encourage innovative public-private partnerships such as the bird conservation initiative that was announced at the Zoo, when City and U.S. Fish and Wildlife officials met to formally recognize Philadelphia as the third Migratory Bird Treaty City in the nation.

I applaud the City of Philadelphia, the U.S. Fish and Wildlife Service, and Philadelphia Zoo for their efforts to promote the conservation, habitat restoration, protection and hazard reduction of migratory birds, and all those organizations and individuals celebrating International Migratory Bird Day.

INTRODUCTION OF THE COBRA
COVERAGE EXTENSION AND AFFORDABILITY ACT OF 2001

HON. FORTNEY PETE STARK

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 24, 2001

Mr. STARK. Mr. Speaker, I rise to join with my dear friend Representative JOE MOAKLEY (D-MA) to introduce the COBRA Coverage Extension and Affordability Act of 2001.

COBRA is the law that allows employees who face a change in their work status—and would otherwise lose their health insurance—to be able to continue that same coverage through their previous employer for a period of generally 18 months and sometimes as much as 36 months depending upon their particular situation. During this continuation period, employees must pay 102% of the cost of their current health insurance plan. That means they pay their previous employer share, their own share, and an extra 2% to make up for any administrative costs faced by their previous employer for maintaining their coverage.

COBRA was created in order to provide a bridge for workers to be able to maintain health benefits for themselves and their families. It has been in place since 1986 and is overdue for remodeling.

The bill we are offering today makes three key improvements to existing COBRA law:

(1) It extends the length of time that COBRA continuation benefits are available for all workers and their families from an average of 18 months to 5 years with workers paying 102% of premiums as required under current law.

(2) It creates a new category of COBRA continuation coverage for people age 55 and over. Anyone age 55 and over is eligible to extend the 5 year limitation on COBRA coverage. They are able to keep their COBRA coverage until they become eligible for Medicare. If they choose to extend this coverage

beyond the 5 year limitation, they will be responsible for premium payment of 125% the cost of the employer plan.

(3) It makes all COBRA recipients eligible for a refundable federal tax credit worth 50% of their premium costs.

The attraction of the COBRA program is that it enables people to maintain continuity of coverage when they are between jobs, or temporarily in a job that doesn't offer health benefits. It also usually allows them to maintain much more comprehensive coverage than would be available in the individual health insurance marketplace at a similar cost. Unfortunately, 18 months is often not enough time for someone to obtain a new job with comprehensive health care benefits for themselves and their family.

Our legislation would allow people to maintain the safety net of COBRA for up to five years—which should provide ample time for a new position with solid benefits to be found. Because the worker pays 102% of the premiums, there is no cost to the employee of maintaining them in their group plan.

Our legislation goes even further for people age 55 and older because many people in this age category retire before becoming eligible for Medicare or find themselves "downsized" out of a job. These people are the least likely segment of our population to be able to obtain affordable coverage in the individual health 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 Americans in this age group. This number is expected to grow to 35 million by 2010 and to 42.5 million by 2020.

For these people, we would enable them to extend COBRA coverage until they become eligible for Medicare. This provision would provide them with stable health insurance until they become covered by Medicare. The bill recognizes the fact that this age group is more expensive to insure and compensates business accordingly by increasing the cost of participation to the worker from 102% of the premium to 125% of the premium cost if they maintain COBRA more than the standard of five years put forth in the first provision of our legislation.

Finally, we are especially excited about the provision that provides a new, refundable tax credit worth 50% of the premium costs. This tax credit is vitally important because health insurance is expensive! We are requiring people to pay 102% of the premium and these are often people with no job—or seriously underemployed for a temporary period of time. Overall premiums for health insurance have an average annual cost of \$2400 for an individual and more than \$6000 for a family.

The tax credit will defray some of the otherwise potentially unaffordable new cost forced on workers who wish to take advantage of the COBRA continuation option. They will still be responsible for much more of the cost than under a comprehensive employer-provided health plan in which the employer pays 80% and the employer pays 20%. But, this tax credit will enable many more people to take advantage of the opportunity to remain insured until another employer-provided plan becomes available to them.

Many of our colleagues on the other side of the aisle are enamored of a tax credit ap-

proach to solve the problem of the uninsured. Unfortunately, those members refuse to create a marketplace where health insurance would be made affordable and be fairly offered. The beauty of attaching a tax credit to COBRA continuation benefits is that you have guaranteed buy-in to a group health plan with comprehensive benefits that does not underwrite the price of the premium based on an individual's—or their families'—health status.

This bill has something in it for everyone. It builds on the existing COBRA law. It helps people who are between jobs maintain affordable, comprehensive health insurance for themselves and their families. And, it includes the favorite solution put forth by the Republicans to reduce the number of uninsured—a tax credit approach.

Again, we know this bill is no panacea for solving all of the health insurance problems facing our nation. However, it certainly makes dramatic improvements on the status quo.

We look forward to working with our colleagues on both sides of the aisle to enact the COBRA Coverage Extension and Affordability Act and make important strides to help workers maintain affordable, continuous health insurance coverage for themselves and their families.

MEMORIAL TO BOYARSKI FAMILY
ESTABLISHED

HON. PAUL E. KANJORSKI

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 24, 2001

Mr. KANJORSKI. Mr. Speaker, I rise today to commend the law enforcement officers of Luzerne County and other members of the community, including the Hazleton Standard-Speaker, who have worked to establish a memorial to the late Luzerne County Deputy Sheriff Eugene Boyarski and his family.

Deputy Sheriff Boyarski faced threats for doing his job, and when he refused to give in, he and his family were murdered by a firebomb thrown into their home in the middle of the night on February 14, 1976.

The stone memorial will be dedicated next week outside the Luzerne County Courthouse Annex in Hazleton. It will read: "Deputy Sheriff Eugene Boyarski, his wife Lorraine and his family who tragically died in the intentional fire bombing of their home on Feb. 14, 1976, and all the deputy sheriffs from the Greater Hazleton area and Luzerne County who serve their community and elected sheriff with pride and honor."

The ceremony will also include the presentation of the Boyarski Memorial Award, which will be given each year to a law enforcement officer. The first recipient of this award will be State Trooper Thomas McAndrew of Troop N in Hazleton "for his dedication, resourcefulness and tenacity above and beyond the call of duty during the recent Algar/Molina homicide investigation."

Trooper McAndrew certainly deserves this award for his efforts as the lead investigator, spearheading the intensive probe that led to two arrests and convictions. I am honored to have been asked to participate in this solemn ceremony.