guaranteed loan program in the Small Business Administration for veteran-owned businesses. Also included in my bill is a provision to establish a program of training, counseling, and management assistance for veterans interested in establishing a small business. Veterans are smart, disciplined, and hard workers—the kind of people we need to strengthen and expand our economy—and those who want to pursue self-employment should be supported and encouraged.

These bills would significantly increase training and employment opportunities for those unique members of our American family—our Nation's veterans. These special men and women have more than earned the assistance that would be provided by these measures.

I want to take this opportunity to thank the representatives of the major veterans' service organizations whose assistance in the development of these bills was invaluable. I also want to say that, as the ranking Democratic member of the Subcommittee on Benefits, I look forward to working closely with the chairman of the subcommittee and the chairman of the full Veterans' Affairs Committee on these and other issues of importance to America's veterans.

UNIVERSAL TELECOMMUNICATIONS SERVICES MUST MEET THE NEEDS OF NATIVE AMERICANS

HON. BILL RICHARDSON

OF NEW MEXICO

IN THE HOUSE OF REPRESENTATIVES

Thursday, January 9, 1997

Mr. RICHARDSON. Mr. Speaker, today, I introduced a House Resolution expressing the sense of the House of Representatives that universal telecommunications service can only be met if the needs of Native Americans are addressed and policies are implemented with the cooperation of tribal governments. It is important that we keep pressure on decision makers within the Federal Communications Commission [FCC] to address the needs of Native Americans.

As the FCC prepares to adopt a policy on universal service, the implementation process of the Telecommunications Act reaches a critical stage. I believe it is important to make it perfectly clear that the intent of Congress can only be fulfilled if the universal service policies or procedures established to implement the Act address the telecommunications needs of low-income Native Americans, including Alaskan Natives.

While I concur with many of the universal service recommendations made by the Joint Federal-State Board, there are many questions left unanswered.

A genuine universal service policy will only take hold if it can be implemented at reasonable costs. These cost-effective solutions are best developed with the cooperation of tribal governments.

When congress enacted the Telecommunications Act in February, great emphasis was placed on ensuring the delivery of telecommunications services, including advanced telecommunications and information services, to all regions of the Nation. This principle of universal service is designed to address the exceptional needs of rural, insular, and high-cost areas and make sure those services are available at reasonable and affordable rates.

This policy was established in the belief that telecommunications services have become essential to, education, public health, and public safety of all people within the United States.

Indian and Alaskan Native people live in some of the most geographically remote areas of the country, with 50 percent of Indian and Alaskan Native people living in Oklahoma, California, South Dakota, Arizona, New Mexico, Alaska, and Washington.

Indian poverty in reservation areas in 3.9 times the national average rate. The average phone penetration rates for rural Native Americans is only 50 percent. The actual penetration rates are often much lower than 50 percent—for example, the Navajo Nation estimates that 65 percent of its citizens do not have telephones. What phone service there is in Indian country is often sub-standard and prohibitively expensive.

there is a continuing need for universal service in Indian country and for tribal governments to be directly involved in providing these services.

Among the recommendations in the 1995 Office of Technology Assessment Report, ''Telecommunications Technology and Native Americans'' is a strengthened Federal/tribal government partnership in the telecommunications field to provide better services to persons in Indian country and to enable tribes to be direct providers of telecommunications services.

Now is the time to recognize the critical role that tribal governments can and must play in the implementation of universal service objectives.

The FCC has 4 months to implement the recommendations made by the Joint Federal-State Board. With the input of tribal leaders, I intend to introduce legislation that will codify the positive recommendations of the Board. This will encourage the FCC to implement a strategy of universal service that truly addresses the needs of tribes.

CAVEAT EMPTOR: LAW AGAINST SALE OF DUPLICATE INSURANCE POLICIES TO SENIORS WEAKENED

HON. FORTNEY PETE STARK

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, January 9, 1997

Mr. STARK. Mr. Speaker, just a word of warning to seniors: The law protecting against the sale of worthless, duplicative insurance policies which do not pay out benefits was weakened last year in the Kassebaum-Kennedy bill.

The following memo from the Institute on Law and Rights of Older Adults makes the deception clear. Congress legislated that 2 + 2 = 3 in saying that policies which ''coordinate'' with Medicare and don't have to pay out benefits are not ''duplicate'' policies.

PROTECTIONS AGAINST SALE OF DUPLICATE POLICIES WEAKENED

The Health Insurance Portability and Accountability Act of 1996 contains a provision that further weakens protections against selling health insurance policies to Medicare beneficiaries which provide benefits that duplicate their existing coverage. The new law changes the disclosure statement given to Medicare beneficiaries which was developed to warn them against purchasing a health insurance policy that duplicates Medicare coverage. The current statement: ''Important Notice to Persons on Medicare—This Insurance Duplicates Some Medicare Benefits,'' has been changed to: ''Some health care services paid for by Medicare may also trigger the payment of benefits under this policy.''

This change, along with federal legislation passed in 1994 which allows insurance companies to offer policies containing benefits which duplicate private health benefits held by a Medicare beneficiary as long as the policy pays without regard to the other health benefits, may result in beneficiaries' being sold policies that duplicate Medicare and their private coverage and thus are of little value. Note that selling a new Medigap policy to someone who already has a Medigap policy is still against the law unless the person plans to drop the previously held Medigap policy. While the practice of insurance companies' selling policies (other than Medigap) to Medicare beneficiaries which pay benefits without regard to their other health coverage is allowed, the policies must include the following, ''This policy must pay benefits without regard to other health benefit coverage to which you may be entitled under Medicare or other insurance.''

The new law clarifies that a policy providing long-term care benefits (defined as nursing home and non-institutional coverage, nursing home only or home care only) which coordinates benefits with Medicare or other private health insurance policies (coordinates means that the long-term care policy pays secondary benefits or does not pay benefits for services covered under Medicare or other health insurance coverage) is not considered duplicate coverage. Additionally, long-term care policies must now include the statement, ''Federal law requires us to inform you that in certain situations this insurance may pay for some benefits also covered by Medicare.''

MANDATORY MINIMUM SENTENCES

HON. BENJAMIN A. GILMAN

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, January 9, 1997

Mr. GILMAN. Mr. Speaker, I rise today in strong support of this legislation which imposes tougher mandatory minimum sentences for those individuals who possess firearms while committing a violent or drug-related crime.

Under current law, an individual who uses or carries a firearm while committing a violent or drug-related crime automatically receives a mandatory 5-year sentence in addition to the sentence for the crime in question. However, a recent Supreme Court decision stated that the criminal must actively employ the weapon in order to trigger the mandatory sentence. This decision has hampered an effective tool for law enforcement.

This legislation will allow Federal prosecutors to apply the mandatory sentence even if the criminal does not fire or brandish the weapon. In addition, the mandatory sentence is now increased from 5 to 10 years. If the gun is fired, the sentence is 20 years, and the death penalty will apply if someone is killed. These mandatory sentences are imposed in addition to any for the actual crime.