

When the health plan determines that treatment is experimental or investigational; when the health plan determines that services are not medically necessary and the amount exceeds a significant threshold; or when the patient's life or health is jeopardized.

This bill does not expand health plans' lists of covered services, rather it guarantees patients and their doctors the freedom to make treatment decisions independent of financial considerations.

Health plans argue that they provide "the right care, at the right time, in the right setting."

But just last Wednesday, The Washington Post quoted the chief financial officer of a local HMO as he discussed with Wall Street analysts the rosy outlook for his company's bottom line. "Probably the brightest spot in our operations is the improvement in our claims auditing capability," he said. "We have . . . taken advantage of opportunities to reduce current and future medical expenses by more closely challenging the contractual and medical appropriateness of claims received."

In their own words, health plan executives are publicly flaunting their ability to find new ways to require providers to refund claims they've already been paid for. This should leave no doubt in our minds that providing avenues for patients to appeal plan decisions is vital.

Many health plans have an internal appeals system already in place, but quite often these appeals are conducted by the same plan personnel who originally denied the coverage.

The "Patient Right to Independent Appeal of 1998" establishes a system through which patients can appeal to an autonomous decision-making body that has no financial incentive to limit health care treatment. By passing this bill, Congress can make real progress toward providing the American people a sense of security that their health insurance benefits will be there when they need them. I urge my colleagues to support this essential legislation and guarantee our citizens a much needed patient right.

IN HONOR OF PAUL IACONO FOR HIS TIRELESS EFFORTS ON BEHALF OF THE LEUKEMIA SOCIETY OF AMERICA

HON. ROBERT MENENDEZ

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Mr. MENENDEZ. Mr. Speaker, Paul Iacono is a hero. He is a brilliant entertainer who sang a tribute to Frank Sinatra on his 80th birthday, starred in two Union City theater plays and is an announcer for MetroStar soccer games.

He is a tribute to the youth of America because he accomplished all this and more by the age of nine.

He is a bright, talented, energetic and hard-working person who has succeeded despite being diagnosed with leukemia a year ago.

But Paul Iacono is a hero because he has selflessly devoted his time, talents and energy to help find a cure for leukemia. He has given the cause publicity by appearing on the Rosie O'Donnell Show and has helped raise money at events such as the New York City Marathon.

And now Paul Iacono has enlisted Vice President GORE, Congressman ROTHMAN, and me in his cause. In our meeting on March 17, we pledged to help him promote awareness of the disease and move towards the ultimate goal of finding a cure for leukemia.

This remarkable young man serves as an inspiration for us all.

Paul Iacono, his father, Anthony, and his mother, Michele, attended the Annual Leukemia Society of America meeting in Washington, D.C., March 14 through March 19.

ON INTRODUCTION OF THE MEDICARE EARLY ACCESS ACT

HON. FORTNEY PETE STARK

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 17, 1998

Mr. STARK. Mr. Speaker, on behalf of the Democratic leadership and all committees of jurisdiction, and at the request of President Clinton, we are pleased to introduce the Medicare Early Access Act. This bill provides health insurance for 400,000 people at a vulnerable point in their lives. At the same time, it closes gaping loopholes in Medicare to recapture millions of dollars in fraud and abuse.

Democrats created Social Security in 1935 when Franklin Delano Roosevelt was in the White House. We perfected Medicare in 1965 when Lyndon Johnson was President. And in 1985, I was privileged to draft the COBRA coverage law with the support of a Republican President, Ronald Reagan. This year, under the leadership of President Clinton, we plan to follow in this bipartisan tradition and enact legislation to open up Medicare to early retirees and displaced workers who can't buy adequate health care in the private market.

We can do this at no cost to the taxpayer. The Medicare Early Access Act is fully paid for through premiums and anti-fraud savings.

Insurance companies don't want to sell policies to people between the ages of 55 and 65. Employers are trying to stop covering them. States are not filling the gap. It's time for the federal government to step forward and solve the problem of diminishing access for early retirees and workers who have lost their jobs through no fault of their own.

Early Medicare is also an option for workers age 55 to 62 who have lost their jobs and aren't eligible for COBRA. And despite gloomy predictions in some quarters, the Congressional Budget Office has given the Medicare buy-in bill a thumbs up.

The fraud part of this package will close gaping loopholes that now permit some providers to abuse our country's largest health care system. We give Secretary Shalala the authority to take the necessary steps to save Medicare billions of dollars.

The President's Medicare buy-in proposal sets the stage for a federal government that is fiscally conservative and socially responsible. With the support of progressive lawmakers, we will work toward enactment of this important bill this year.

REMARKS ON WOMEN SMALL BUSINESS OWNERS

SPEECH OF

HON. CAROLYN MCCARTHY

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 10, 1998

Mrs. MCCARTHY of New York. Mr. Speaker, I rise this evening in support of women business owners, particularly small business owners on Long Island. Small Businesses are the backbone of the economy in my district on Long Island. As of 1996, there are over 527,000 women-owned businesses in New York, employing nearly 1.4 million people and generating \$205.6 billion in sales. Since 1987, Census figures indicate that the number of New York women-owned firms increased by 39%, employment increased by 78% and sales grew by 100%. Women owned firms account for over one-third (36%) of all firms in New York, provide employment for 26% of New York's workers, and generate 14% of the state's business sales. I am proud to inform you that New York ranks third out of the 50 states in the number of women-owned firms as of 1996, second in employment, and second in sales.

These statistics indicate the enormous power of women in the small business community. And the benefits to women are not only financial. Women-owned businesses are more likely than all businesses to offer flextime, tuition reimbursement, and profit sharing as employee benefits. And by owning their own business, women gain control over their own fate. This sense of pride and self-sufficiency are vital as more former welfare recipients move into the workforce.

We need to encourage this dynamic and innovative segment of the business economy. While women owned businesses have made significant strides, they still face many obstacles. Yesterday, I attended a public affairs breakfast hosted by the Long Island Chapter of the National Association of Women Business Owners. This association, along with others like the Women Economic Developers of Long Island, plays an important role in encouraging women small business development. As we discussed at the meeting, the major problem women business owners face is the lack of capital investment available to them. As a member of the Small Business Committee, I am working hard to expand capital investment opportunities to women business owners. I was pleased that the Small Business Association's 1999 budget request contained significant increases for the microloan program, the traditional funding source for women entrepreneurs. In addition, the budget requests increased funding for Women Business Centers. These centers were established in 1988 as a demonstration project to provide long-term training, counseling and technical assistance to socially and economically disadvantaged women and have been very successful. We need to expand these centers so that women across the country have access to these important resources.

Mr. Chairman, small business is the future of our nation's economy and women are at the forefront of this field. It is our responsibility to encourage and expand women's business opportunities as they lead small businesses into the 21st century.