money is a farce. It may save money, but at the cost of thousands of jobs. This will then increase reliance on unemployment insurance and welfare rolls, and further erode America's industrial capacity.

In summary, the Navy and MSC are doing two things. They are violating the congressional spirit and intent of the law to preserve jobs and save a few dollars. Two, they are handing U.S. shipyards jobs overseas.

I will be sending a Dear Colleague letter around to sign onto a letter to Secretary of Defense Bill Cohen to tell him that this practice is wrong, it is harmful to the national security of this Nation, and impedes readiness. I hope Members of this body will join me in this endeavor.

THE PROBLEMS WITH THE DINGELL-NORWOOD HEALTH CARE REFORM BILL

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Washington (Mr. NETHERCUTT) is recognized for 5 minutes.

Mr. NETHERCUTT. Mr. Speaker, yesterday the House of Representatives voted on different versions of health care reform. I believe that every one of our colleagues who spoke on this issue and voted on this issue had the best interests of patients in mind as they cast their votes.

There were two issues that were discussed this week in connection with health care reform and patient care. First, we passed legislation this week to increase the access of patients to health care insurance coverage. That was a very important effort that was undertaken by the House of Representatives.

Second and most recently, yesterday we considered changes in the law to deal with the problems that patients have had with their health maintenance organizations, a problem that was illustrated time and time again by Members who stood here on the floor of the House.

For me, I believe insurers should be held accountable for their actions if they cause actions that hurt a patient or inactions that hurt a patient that is covered by a plan. I happen to support the coalition substitute amendment introduced by the gentleman from Florida (Mr. GOSS) and the gentleman from California (Mr. THOMAS), the gentleman from Oklahoma (Mr. COBURN) and the gentleman from Arizona (Mr. SHADEGG), among others.

This legislation provided the protection I felt patients needed, and encourages care rather than lawsuits. It contained an internal and external appeals process that requires a faster response than required by the bill which ultimately passed the House yesterday afternoon, as sponsored by the gentleman from Georgia (Mr. NORWOOD) and the gentleman from Michigan (Mr. DINGELL).

The coalition bill, the bill that I supported, requires expedited appeals to be resolved in 48 hours, as opposed to the 72 hours that are set forth in the Norwood bill. I want my colleagues and others, Mr. Speaker, to understand that there were many similarities in the Norwood bill and the coalition bill, which I will call it.

Both guarantee patients the right to choose a doctor outside their network. Both guarantee women direct access to obstetrical-gynecological care. Both guarantee access to specialists. Both guarantee children direct access to pediatric care. Both guarantee coverage for emergency medical services without prior authorization, which is an important issue. Both guarantee coverage of a terminated provider for patients undergoing a course of treatment. Both prohibit so-called gag clauses. Both forbid insurers from offering providers incentives for denying coverage. Both provided a grievance process for beneficiaries to file complaints.

Both allow patients to appeal denial of benefits, but the coalition bill actually requires a faster response than mandated by the Norwood bill, the difference between the 48-hour expedited appeals process and the 72-hour process in the Norwood bill.

Both allow patients to sue their health maintenance organizations if they are hurt by them. The coalition bill allows patients to sue their HMOs in Federal court once they have exhausted the internal and external appeals process. The Norwood bill allows patients to bring lawsuits in State courts, which have 50 different States with 50 different sets of rules. To me, that was a cumbersome process, and very difficult for employers to try to deal in 50 different States with 50 different laws relative to liability.

The Norwood bill puts employers at risk for lawsuits. I know there was a great deal of debate on that issue, and interpretation of language and counter-interpretation of language. But the facts are that the Norwood bill puts employers at risk for lawsuits, greater risk, without having a more extensive, exhaustive process before we ever get to a lawsuit.

Employers offer health insurance benefits voluntarily. I fear that if the stability of their business is at risk due to a threat of a lawsuit, under the measure that was passed yesterday, employers would just say, no, we are not going to offer health insurance any longer.

Washington State, my State, is currently facing a crisis in its individual insurance market. Excessive regulations have driven insurers out of our State. Those who have remained are no longer taking new enrollees. That is a problem for people in my State who seek insurance coverage. Individuals can no longer buy insurance in most of our State, even if they have the money.

So excessive regulation, frivolous lawsuits, and risk to employers created by the Norwood bill will create the same problem in the group insurance market across the country. I think that would be an unintended consequence of our debate that occurred here yesterday and earlier this week.

The last thing we need, Mr. Speaker, is a government-run, massively complicated health care program. I fear we are heading toward that if the Norwood bill becomes law.

So my hope would be that those who are conferees on this issue and others who have an interest in this debate would work hard to get the facts out about the potential consequences or unintended consequences of an extensive, mandated legislation for health care that will drive people off the insurance rolls and then lead to, ultimately, the unintended consequence of a massive health care plan run by the Federal Government that was rejected so forcefully in 1993 and 1994.

□ 1015

NORTH CAROLINA IN AFTERMATH OF HURRICANE FLOYD

The SPEAKER pro tempore (Mr. PEASE). Under a previous order of the House, the gentlewoman from North Carolina (Mrs. CLAYTON) is recognized for 5 minutes.

Mrs. CLAYTON. Mr. Speaker, the sunshine is shining in eastern North Carolina, the rivers have crested, and the water has receded. People are beginning to have a sense of hope. But at the same time, there is great devastation as a result of the floods of the century having occurred in eastern North Carolina.

More than 32 counties were affected by Hurricane Floyd. Out of the 32 counties, there was severe flooding in at least 20 or more of those counties. Fourteen of those counties happen to be in my district. At the last count, more than 54,000 persons had called FEMA's telephone on-line intake service indicating they needed service. At the peak of this hurricane, there were more than 46,000 individuals huddled in various makeshift shelters throughout the district. People were sleeping in cars, neighbors took other people in, and roads were in great devastation. The lives that were lost, the last count as of last Friday, there were 48 persons who were dead in North Carolina as a result of Hurricane Floyd. In fact, some 66 from the East Coast, including persons who died in Pennsylvania and New York as well as in Virginia.

This hurricane has brought great devastation and has taken the lives of a lot of people. Teshika Vines I have here is one of those casualties, but her story is the story of a neighbor helping neighbors. The story is that her grandfather had taken she and three other members of the family out on a boat to safety, saw their neighbors and took onto their boat four other persons. When the boat landed on the shore, it was missing six persons. The grandfather and Teshika, one person from

the other family, and only one person from Teshika's family still lives. Actually towns became rivers. We have the scene of Tarboro here. East Tarboro was completely flooded. That was the area that the President visited, in that area. The waters have now receded, yet those businesses cannot function because they stayed underwater so long. Right next to East Tarboro is a town called Princeville. Princeville is a town that was founded by newly freed slaves in 1884, became incorporated in 1885, in fact was the first town of American free slaves to be incorporated. That whole town was flooded and stayed underwater at least 10 days. That whole town is lost. Forty percent of Edgecombe County was lost. Princeville is not the only community. There was Kinston. Much of that town was lost. It is a town of 35,000 people. Downtown, they had six hotels. Only two were not flooded. Many of the shopping centers in Rocky Mount were flooded. Water systems were closed down. Wastewater systems became nonfunctional and may not function for many years to come unless they are really improved.

Our infrastructure also was greatly damaged. This one is the road of 301 which was the main highway going north and south before we had Interstate 95. I–95 was flooded. I–95 is where people go as they go to Disney World. You can imagine, they did not build I–95 inadequately. But I–95 was flooded from Emporia to Benson. This is 301, the road that used to be the main north and south thoroughfare. This big gaping hole also undergirded the Amtrak trains, the water system. We have a tremendous amount of devastation that happened to our roads, to our water system, our wastewater system, to the houses. It is reported more than 35,000 houses had some impact from actually the storm. Some 10,000 houses are reported to be uninhabitable, that they will be destroyed. They are nonfunctional to the extent they need to be destroyed. There was great, great devastation and a need for rebuilding and reconstruction.

This week, this floor, and I want to express appreciation to my colleagues, unanimously supported a resolution that said they empathized, sympathized with the people affected by Hurricane Floyd and they went on record as saying, further than just sympathy, they wanted to provide support. They will have that opportunity very, very soon. Hopefully there will be an emergency spending bill that will be adequate not only to respond to North Carolina's needs but the East Coast, from New York, Pennsylvania, New Jersey, Virginia, Florida, as well as North Carolina.

North Carolina alone has a need for $2.5 billion just for emergency. The agricultural needs in North Carolina are said to be $1.3 billion. We have erosion of land. We have lost more than 2.3 million chickens. More than 120,000 pigs were destroyed. Wildlife was destroyed. Horses were destroyed. There was a tremendous loss in terms of forestry, an untold amount of loss in terms of fisheries. As if that were not enough, the impact that was made on the environment and the water system, the fertilizers, the poisons, the pollutants that are in the water. So in addition to having structural loss and having loss of human life, we also have the potential of environmental loss that would be there for years to come. It is yet not known how much there would be.

I want to keep before my colleagues this urgent need of the citizens in eastern North Carolina for emergency relief certainly, and hopefully we will do the right thing for them. But beyond the emergency relief, there needs to be a commitment on the part of this Congress that we will rebuild and restore, we will put the kind of resources, bring some sort of normalcy and a sense of community as we do with our foreign investment, that here is an opportunity to respond to American people as we do, appropriately I think, in foreign countries. We need a plan that says not only do we sympathize and empathize, but we recognize that we have a commitment to restore their lives and their communities.

ON TRUCK SAFETY

The SPEAKER pro tempore. Under the Speaker's announced policy of January 6, 1999, the gentleman from Virginia (Mr. WOLF) is recognized for 60 minutes as the designee of the majority leader.

Mr. WOLF. Mr. Speaker, today I stand up for the 5,374 families who lost loved ones in truck accidents last year and to note that the Congress could be about ready to walk away from them.

Last week, Mr. Speaker, this House voted overwhelmingly for the transportation appropriations conference report which included a provision requiring a change in the way the Federal Government conducts oversight of the trucking industry. For the record, the vast majority of truck drivers and trucking companies do their level best to operate safely and efficiently and they are an important part of our commerce. But it is those few on the margins, Mr. Speaker, who last year took the lives of 5,374 people and 5,398 the year before that, a decade high. That is like a major airplane crash taking place every 2 weeks with regard to the deaths in the trucking industry.

Section 338 of the bill, which the President is expected to sign soon, prohibits the Department of Transportation from funding the Office of Motor Carrier and Highway Safety, the OMC, within the Federal Highway Administration. The Federal Highway Administration does a good job at maintaining and building our Nation's infrastructure but they have fallen woefully behind in the area of truck safety. This means that Congress can pass legislation directing the DOT to move the Office of Motor Carrier and Highway Safety to a better place, or the administration can do it by executive order. Either way, Mr. Speaker, someone has got to do something and the language in the appropriations conference report requires action, action that has been lacking since myself and others have brought this issue to the attention of the Congress over the past year. The status quo where people are dying daily because of truck accidents is unacceptable.

Everyone in this Chamber and those who are watching on television, those who will later read the CONGRESSIONAL RECORD, have experienced the anxiety associated with being around large trucks on our Nation's highways. They are big, they are fast, they are heavy and they are dangerous. And when a truck is involved in an accident, regardless of who is at fault, it is likely someone is going to die or be seriously injured. Plain and simple, I think it is incumbent, therefore, to ensure that trucks are as safe as they can be. Under the current system, I do not think the Federal Government is doing a good enough job to make sure that is the case.

As I mentioned, last year 5,374 people died in truck-related accidents. The year before that, 5,398 people died, a decade high. Just think about those figures and let them sink in for a moment. The number of deaths associated with truck accidents is equal to a jetliner loaded with passengers crashing every other week. With an airplane crashing every other week, the Congress would be outraged. People would be calling their Congressmen on the telephones and the Congress would say, ''We're committed to do something about it.'' The Nation would be up in arms. Hearings would be held, accident investigations would be taking place, and grieving families would be on television to illustrate the sorrow of losing a loved one.

Why, then, does the issue of truck safety, where over 5,000 people a year have died, not command the same attention? Why is the Federal office responsible for the regulation of the trucking industry, which some say is larger than the aviation industry, buried in the Federal Highway Administration with only .06 of the budget? Could it be because of the lobbyists and others who have been hired by the trucking companies?

Last year, Mr. Speaker, the Department of Transportation appropriations conference report included a similar provision. But in the dead of the night and in the waning hours of the Congress, the trucking lobbyists prevailed. As a result of that, since that time in the middle of the night when this provision was taken out, thousands have died on the road.

The Department of Transportation Inspector General looked at this issue and found that not only were lobbyists hired working against this proposal, which would force greater scrutiny on truck safety, but several of the employees of the Office of Motor Carriers,