

are shared, I think, by huge amounts of Americans, is that it would have an unfair advantage that could crowd out private health care, and it would put huge new costs on the American taxpayers.

For months the President has said if you like what you have, you can keep it. Then just last week, the President changed that and he said, instead, there is nothing in this bill that would force you or your employer to change what you have.

Well, it may be true that nothing will force you or your employer into the public option, but the bill before the House has perverse incentives to encourage your employer to do just that. The bill mandates individuals to purchase insurance, and it requires large employers to provide care for their employees. Businesses that do not provide health care insurance will be taxed at 8 percent of their payroll as a penalty, and most employers will tell you that health care costs typically run about 14 to 16 percent of their payroll.

So businesses that are struggling to make ends meet will now face a choice, either continue to pay 15 percent of their payroll to provide coverage for their employees, or just dump them out onto the public plan and take the 8 percent penalty. Well, that is a pretty easy business decision to make. Unfortunately, it has very broad implications for their employers, and I believe this Nation will go to a government-run health care plan very, very quickly as a result of that.

Madam Speaker, there is a better way to reduce the cost of insurance at virtually no cost to the government, and that is to simply allow individuals and businesses to purchase health care insurance across State lines. Lifting this restriction would bring hundreds, if not thousands, of new competitors into the private marketplace to compete for business. This would absolutely reduce costs, and it's a simple change which we can enact immediately.

The President actually made an analogy to private auto insurance, and I would respectfully remind the President that auto insurance can be purchased across State lines, and there is no public option in auto insurance. The market regulates itself to keep costs down.

Additionally, millions of Americans today have their health care covered by a health savings account. If H.R. 3200 is enacted, health savings accounts will be gone and those who utilize them will be forced to change their coverage. So, again, this is actually less choice and less competition in the health care industry.

I was very glad last week when the President said he would look at pilot programs with regard to medical liability reform. For too long, trial attorneys have looked at doctors as ATM machines and have filed countless frivolous lawsuits.

This has driven up costs by forcing insurance companies to settle because these suits cost too much to fight, regardless of their merit, and the costs are passed along to doctors in the form of higher premiums and ultimately higher health insurance costs to consumers. It has also made it very difficult for specialty doctors like OB/GYNs to practice, and it limits access, particularly in rural areas.

Many States have enacted caps on noneconomic damages. And in every place where this has happened, doctors have moved in, lawyers have moved out, and costs have gone down.

So I was very disappointed when the President said over the weekend that he doesn't believe caps work. Respectfully, Mr. President, actually, caps on noneconomic damage is medical liability reform.

Madam Speaker, the American people are rightfully concerned about how any reform will impact out-of-control Federal spending and our exploding Federal deficit. It just stretches credibility when people are told that we can create a public option, expand access and availability of care, and we can do so without dramatically increasing taxes or adding to the Federal debt.

Well, you can't get something for nothing, particularly when the government is involved. And many seniors find it difficult to believe that we can pay for some of this by reducing spending on Medicare by \$600 billion and more and not impact their level of care.

The proponents say these cuts are just waste, fraud and abuse. Well, if there is that much waste, fraud and abuse, we should be attacking that.

Madam Speaker, we can do better. And, for the sake of the American people, we must do better.

CHILDREN AND EMPLOYMENT

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from California (Ms. ROYBAL-ALLARD) for 5 minutes.

Ms. ROYBAL-ALLARD. Madam Speaker, I rise to introduce the Children's Act for Responsible Employment, better known as the CARE Act.

This month, millions of children across the country are returning to school. After meeting their teachers and reconnecting with friends, they will launch headlong into their studies. Absent from our Nation's classroom, however, will be thousands of children who, instead of going to school, will be working in the fields and orchards of our country. These are not children of local farmers, but hired hands who travel from crop to crop to help their families make ends meet.

These children who help put food on their table start school late and continue to work long hours, leaving them little time or energy to do their homework. If previous years are any guide, some of these students will miss 1 out of every 6 days of school.

The results are predictable. Studies show that 50 percent of youth who regularly perform farm work drop out of school. The consequences of this high drop-out rate are tragic.

In addition to these children being deprived of educational opportunities, which could help them escape a lifetime of being stooped over in the hot sun picking fruits and vegetables, it deprives our country of the talents and potential contributions of these young children.

Adding to their heartbreaking circumstances is the fact that many of our labor laws do not protect them equally. Not only do they earn subminimum wages, but under current law the children of agriculture are allowed to use hazardous farm equipment and work in an environment that continually exposes them to poisonous pesticides, which can lead to serious injury or even death.

These dangerous and exploitive conditions, which are illegal for children in every other industry, simply do not reflect the precious value we Americans place on children. I am introducing the CARE Act to reflect our value.

The CARE Act raises labor standards for farm worker children to the same level as those for children in all other occupations. Specifically, the bill raises the minimum age for working in agriculture to 14 and restricts children under 16 from working when it interferes with their education or endangers their health and well-being.

The CARE Act also prohibits children under the age of 18 from agricultural work that the Department of Labor has specified as particularly hazardous. This is consistent with current law governing all industries outside of agriculture.

The CARE Act also requires employers to document the injuries, illness and deaths of these young people. This documentation will enable the Department of Labor to monitor and protect children working in agriculture from exploitation and dangerous work conditions. And, finally, to help ensure compliance with the bill's protective measures, the CARE Act sets a minimum fine of \$500 for child labor violations and a maximum fine of \$15,000.

Madam Speaker, it is our moral obligation to do all we can to protect the rights, the safety and the educational future of our most precious resource, our children. The CARE Act is a positive step toward meeting that obligation.

I urge my colleagues to cosponsor and help pass the Children's Act for Responsible Employment, known as the CARE Act.

□ 1045

EXAMINING THE PRESIDENT'S CLAIMS ON HEALTH CARE

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from