

purpose of health insurance reform is to try to expand opportunities for health insurance coverage for people that do not have it. If premium rates go up, then fewer people can afford health insurance. Fewer people are able to afford health insurance and more and more people go without health insurance.

Why did they try to incorporate these accounts, these MSA's in the bill? Because the Republican leadership was getting a lot of special interest money from the Golden Rule Insurance Co., which was the main company that was trying to sell these policies.

The Republican leadership went so far that they even tried to put MSA's in their medical proposal even though the CBO, the Congressional Budget Office, a nonpartisan organization, scored the MSA's as draining Medicare by over \$3 billion. So we had this MSA problem not only with this bill, but also with Medicare.

At one point, we had the Republican leadership in the Senate saying that they would not even allow the minimum wage increase legislation to be considered until they had their way with the health insurance reform bill that included the MSA's. Fortunately, they dropped that.

Tomorrow we are going to be considering the minimum wage bill. Once again, it is because of Democratic persistence in saying, "No, we're not going to link these two, we're not going to include the provisions on the medical savings accounts the way you want it. We want to pass a clean health insurance reform bill to address portability and preexisting conditions, and we want to pass a clean minimum wage bill."

□ 2330

I have to say, once again, that I believe very strongly that the reason that this bill came to the floor today is because of the insistence of the Democrats that it come before us in its clean form and in the way that would actually be helpful to the average American.

Now, let me stress, and I guess I am basically going to conclude with this, that while this legislation that is before us today and that we voted on is not the end-all in health insurance reform, it is an important first step down the road to helping Americans maintain their health care security. However, I think a lot more work needs to be done.

Some of the Democrats who spoke on the floor today stressed the fact that this is only a small step and that we need to do a lot more in order to

achieve that goal of bringing all Americans under some kind of health insurance coverage. That is certainly true. This is only a beginning, an important beginning, but nonetheless a beginning. Only a beginning.

What are we proposing then as Democrats? Well, the next step, the next incremental step, I believe, and probably the most important one, is a proposal that the Democrats have put forward as part of their family first agenda to create kids only health insurance policies, ensuring that every American child has health insurance.

We have obviously dealt in an important way now with the portability and the preexisting condition problems, but one of the biggest gaping holes in the lack of health insurance, so to speak, is the fact that so many children now do not have health insurance. So as part of our agenda we want to make sure that there are ways in which people who can afford to buy health insurance, but maybe have problems because they have difficulty buying it for their children or difficulty buying it for their whole family, at least have the option that they can buy it for their children. If their children are covered, obviously that is important to them and it gives them some sense of security about their ability to provide and take care of their children.

At the same time, Democrats remain committed to protecting Medicare and Medicaid from Republican raids on those programs primarily to pay for tax breaks for the wealthy. Over the last year and a half, Republicans have made several attempts at cutting Medicare and Medicaid, and I have again talked about those a great deal on the House floor.

If we make these severe cuts in Medicare and Medicaid that had been proposed by the Republican leadership, the net effect would increase the number of uninsured and underinsured. That is the opposite of what the goals should be of this Congress. Not only the Democratic goal, but the bipartisan goal of this Congress and of this Federal Government is to get more people health insurance. We are not going to accomplish that if we cut Medicare and Medicaid. Ultimately, it is going to mean that fewer people have health insurance and the quality of service and the level of service goes down.

Mr. Speaker, I just want to conclude, because I know there is not much time left and I do not want to use all the time, but I just feel very strongly that what we have witnessed in this Congress, when we talk about Medicare, when we talk about Medicaid, or even when we talk about this health care re-

form bill which we finally passed today, is that the Republican policy has essentially been the opposite of what the Democratic principles are about.

Democrats have said that they want to increase the number of people that have health insurance. What we have been seeing from the Republican leadership basically is the opposite: Cut health care programs, repeal health care programs and, finally, be dragged sort of fighting and kicking to pass a health care reform bill that addresses one problem, or at least one small problem affecting millions of Americans.

I suppose, ending on an optimistic note, I have to say that maybe they have been dragged kicking to the point where they had to bring up the bill today, but at least the bill was brought up, and there are millions of Americans who will be positively impacted by this health insurance reform legislation that was passed today on a bipartisan basis. If it took all the kicking and screaming and complaining by Democrats to get us to that point, that is fine. We have accomplished something and it is certainly a victory for all Americans.

Mr. Speaker, I yield back the balance of my time.

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#### RECESS

The SPEAKER pro tempore. Pursuant to clause 12 of rule I, the House stands in recess subject to the call of the Chair.

Accordingly (at 11 o'clock and 35 minutes p.m.), the House stood in recess subject to the call of the Chair.

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□ 0049

#### AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Mr. DREIER) at 12 o'clock and 49 minutes a.m.

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#### REPORT ON RESOLUTION PROVIDING FOR CONSIDERATION OF A MOTION TO SUSPEND THE RULES

Mr. GOSS, from the Committee on Rules, submitted a privileged report (Rept. No. 104-744) on the resolution (H. Res. 508) providing for consideration of a certain motion to suspend the rules, which was referred to the House Calendar and ordered to be printed.