The bipartisan EPHIC legislation will make health coverage more affordable and accessible to millions of small business workers and their spouses and children. EPHIC will help make insurance more affordable, by expanding coverage and lowering costs; more accessible, by removing barriers and increasing choice through association plans; and more secure, by improving continuity of coverage and consumer protections.

The problem of the uninsured, both children and adults, is a problem of small businesses lacking access to affordable health coverage. Over 80 percent of the 40 million uninsured Americans live in families with an employed worker who is likely to work for a small employer or be self-employed. Over 80 percent of all uninsured children are in families with working parents. Nearly two-thirds of these parents work for small businesses.

To address the affordability problem of the uninsured, EPHIC would give franchise networks, union collectively bargained plans, bona-fide trade, business and professional associations ie.g., retailers, wholesalers, printers, agricultural workers, grocers, and churches—and organizations such as chambers of commerce and the National Federation of Independent Business [NFIB] the ability to form regional and national group health plans. These Association Health Plans would enjoy the economies-of-scale allowing them to fully insure or self-insure the workers, spouses, and children of America's small businesses, just as large- and mid-sized businesses have been able to do for 23 years under ERISA.

The pooling allowed under EPHIC will bring to America's small businesses immensely increased economies-of-scale to effectively bargain with providers and insurers, uniformity of plans, freedom from costly State mandated benefits, and significantly lower overhead costs. It is estimated that employers could save as much as 30 percent in overhead costs and that up to one-half of the 40 million uninsured would find accessible and affordable health care in the private market.

The newly formed Association Health Plans will be able to replicate for small- and medium-sized employers the recent success large employers have had in limiting health cost increases to less than the rate of inflation. EPHIC would thus expand coverage and do so through the private market without new taxes or costly mandates.

In summary, EPHIC will help millions of employees, especially those who work for small businesses, to obtain health insurance. Mandates have driven costs up and, if expanded, will further discourage employers from providing health insurance to their workers. In contrast, this legislation will lower costs and increase choice to make it easier for employees to purchase affordable health coverage.

## PERSECUTION OF CHRISTIANS

### HON. NEWT GINGRICH

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, May 1, 1997.*

Mr. GINGRICH. Mr. Speaker, the persecution of Christians is one of today's overlooked tragedies. On April 29, 1997, columnist A.M. Rosenthal of the New York Times addressed the torture of Christians in Asia, Africa and the Middle East. I enter Mr. Rosenthal's valuable insights into the CONGRESSIONAL RECORD

[From the New York Times, Apr. 29, 1997]

THE WELL POISONERS

(By A. M. Rosenthal)

They are outsiders among us. They use their foreign religion to poison our wells, and destroy our belief in ourselves and the God we must follow.

Throughout the persecution of Jews, that has been the accusation and justification: an evil religion of the evil outsider.

In their terror and helplessness, sometimes victims pleaded that the charge of foreignness was not true—look at us, we are like you—almost as if being different made their persecution at least explicable to the human mind.

Now foreignness is the weapon used by persecutors of Christians in Asia, Africa and the Middle East. Islamicist inquisitors use the weapon in the name of heavenly righteousness, the Chinese political police in the name of their frightened, last-ditch nationalism.

Both types of persecutors of Christians benefit from a peculiar protection—the attitude of many Western Christians that Christianity is indeed foreign to Asia and Africa, a valuable export certainly, but not really, well, indigenous, to the soil. So they see faraway Christianity as separate from themselves. This profits persecutors, by preventing the persecuted from getting the succor they need, and due them.

The aloofness of Christians to their distant persecuted is a denial of the reality that Christianity was not only born in the Mideast but spread wide and deep in Asia and Africa long before Islam or Western Christian missionaries arrived.

By now, according to David B. Barret's Annual Statistical Table on Global Mission, 1996, there are 300 million church-affiliated Christians in Asia, the same number in Africa—and 200 million in all of North America.

Americans are waking up to the persecution of Christians in Communist China. Their own Government, however, gives it zero priority compared with Washington's lust for the bizarre privilege of trade with China granted by Beijing: to buy eight times more from China than China does from America.

But how many Americans know or care about the increasing persecution of Mideast Christians, like the 10 million Copts of Egypt—the largest Christian community in the region? Copts are vilified as outsiders, though they have lived in Egypt since the seventh century.

In February and March, 25 Copts were shot to death in Islamicist attacks on a church and a school. The attacks were part of the worst outbreak of Christian-killing in 25 years. And Islamic fundamentalists have been allowed to carry out year-round harassment of Copts, including destruction of churches that Copts then are not allowed to rebuild.

In early April Mustapha Mashour, ''general guide'' of the Muslim Brotherhood movement, a fountain of Mideast terrorism for 50 years, announced a new goal: to bar Copts from the army, police and senior government positions on the grounds that they were a fifth column. He also demanded that a ''protection tax'' be imposed on Christians, as in the time of the Prophet.

Elsewhere in the Mideast, persecution includes the Sudan's trade in Christian slaves. But the Egyptian Government boasts of fighting extremists and has received praise and billions from America.

In the U.S., a coalition of 60 human rights and ethnic organizations watches out for persecution of minorities under ''Islamization.'' The coalition's definition is a political and cultural process to establish Islamic law, the Sharia, as the ruling principle of all society, to which all must conform.

This is what the Very Rev. Keith Roderick, an Episcopal priest, who is secretary general of the coalition, reports about Egypt:

''The government has created an atmosphere of bigotry and hatred toward the Coptic minority, allowing the Copts to become human safety valves for Islamic militants. . . . A significant reduction in [U.S. foreign aid] for Egypt would send a strong signal that the U.S. has adopted a serious priority objective in its foreign policy to eliminate Christian persecution.''

Ignorance of the history or huge number of Christian worshipers in faraway countries tends to make American Christians, and Jews too, passive about the persecution of Christians. As long as passivity lasts, so long will persecution continue. It has always been so.

## PROGRESS REPORT ON WOMEN'S HEALTH

SPEECH OF

### HON. ANNA G. ESHOO

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, April 29, 1997*

Ms. ESHOO. Mr. Speaker, I am here today to speak about the Reconstructive Breast Surgery Benefits Act of 1997 H.R. 164 and S. 609.

I am proud to be the original House sponsor of this critical legislation which will end the short-sighted insurance practice of denying coverage for post-mastectomy breast reconstruction based on the false assumption that the surgery is merely a ''cosmetic'' procedure. When in reality, reconstructive surgery is often an integral part of the mental and physical recovery of a woman who undergoes a traumatic amputation of her breast.

Specifically, the Reconstructive Breast Surgery Benefits Act requires health insurance companies that provide coverage for mastectomies to also cover reconstructive breast surgery resulting from those mastectomies (including surgery to establish symmetry between breasts).

Approximately 85,000 American women undergo a mastectomy each year as part of their treatment for breast cancer. While this is a life-saving procedure, it's also a horribly disfiguring operation. Studies have demonstrated that many women say that fear of losing a breast is a leading reason why they do not participate in early breast cancer detection programs. More than 25,000 mastectomy patients each year elect to undergo breast reconstruction.

Since I began my work on this bill, I've heard daily from so many who have relayed their own individual experiences to me. Karen Ingalls, for example—a breast cancer survivor from San Mateo, CA—read about my legislation and asked her coworkers to write to me if they support it. In just 4 hours, she collected signatures and comments from 120 people. Karen herself wrote, ''I feel denial of coverage is just one more assault on [a] women's psyche. Something must be done to prevent this.''

I sometimes hear from critics who ask why ''all-of-a-sudden'' there seems to be a congressional rush toward breast cancer legislation as opposed to other serious health care

conditions. My answer to this question is that we, as representatives of our people, are responding to the needs of breast cancer patients because we have heard the stories of thousands of American women and men who have been victimized twice by breast cancer first by the disease, then by the callous treatment of insurance companies. I find it regrettable that there are those who find legislative responsiveness to constituent needs to be out of line. While comprehensive health care reform would have addressed many of the specific complaints being brought to members of Congress, the political reality today is that only incremental measures have a chance of becoming law at this time. The suggestions that Congress should ignore some festering health care problems just because all of them cannot be addressed simultaneously is a great way to ensure that everyone suffers equally. I much prefer helping those we can whenever possible starting with, but not limited to, breast cancer patients.

Mr. Speaker, I urge my colleagues to cosponsor H.R. 164, the Reconstructive Breast Surgery Benefits Act.

## H.R. 1512, THE EDUCATION OPPORTUNITIES TAX ACT OF 1997

### HON. CHARLES B. RANGEL

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Thursday, May 1, 1997*

Mr. RANGEL. Mr. Speaker, today, I am introducing legislation, entitled the Education Opportunities Tax Act of 1997, which consists of tax provisions that are designed to expand educational opportunities in this country.

My bill would expand opportunities for students in K–12 and beyond. This goal is crucial to the country's social and economic well being. It's a well known fact, that without the proper educational tools, young people lose hope for the future. We have only to look at the high levels of crime, drug use, juvenile delinquency, teen pregnancy, and unemployment to know the value of a good education. Without basic academic opportunities, the future is bleak. My bill identifies communities that shoulder a disproportionate share of these social problems and offers a solution for hope.

The bill that I am introducing today is based largely on education tax incentives contained in the President's budget recommendations. My bill modifies the President's proposals in two major ways. Both modifications reflect many meetings with education providers and the business community over the last several years.

First, I believe that providing additional financial resources to assist families in meeting the cost of higher education is vitally important but not enough. We must do more to ensure that those students who wish to pursue higher education are prepared for the challenges of a college education. We also must work harder both to educate and train those students who choose or need to earn a full-time living after high school. In pursuit of this goal my bill would permit qualifying educational institutions to make this a reality. Therefore, my bill includes provisions to enhance academic achievement below the college level through public-private education partnerships. I believe that we must have greater private-sector involvement in our educational system, and my bill contains tax provisions designed to encourage that involvement. Those tax provisions, called education zone tax incentives, are based on the principles of public-private partnerships that underlie the empowerment zone legislation.

Second, I believe that a revised Hope scholarship credit is the most effective way of using the tax law to help families meet the cost of higher education. Therefore, rather than including the other education tax incentives proposed by the President in my bill, I have proposed an expansion of the President's HOPE scholarship credit and made modifications to it to ensure that all students, regardless of their family incomes, will receive the full benefit of the credit. In addition to the $1,500 credit for each of the first 2 years of college as proposed by the President, my bill provides a $1,000 credit for the third and fourth years of college education. The dollar limitations would not be reduced by the amount of Federal grants such as Pell grants, and the student would be required to maintain satisfactory academic progress to be eligible for the credit.

The HOPE scholarship credit, as originally proposed by the President, would have been refundable and available to low-income families who would not have income tax liabilities. The refundable aspect of the credit was eliminated in the President's fiscal year 1998 budget proposals because of concerns over the difficulty of administration by the Internal Revenue Service. I believe that no family should be denied the HOPE scholarship credit merely because its family income is too low and, therefore, I have provided a refundable HOPE credit in my bill for students from such families. I believe that I have addressed the concerns that caused the President to eliminate the refundability feature of the HOPE credit. In my bill, the refundable portion of the credit would be paid by the educational institutions on behalf of the Treasury Department in a manner similar to that used for other Federal assistance.

Although the bill that I am introducing today contains only tax provisions, I recognize that tax provisions alone cannot provide sufficient additional resources needed to assist students in obtaining a higher level of education. Therefore, I have also cosponsored two bills, H.R. 1435 and H.R. 1436, introduced by Representative BILL CLAY on April 24, 1977. Those bills would expand the Pell grant program, reduce student loan fees, and provide school construction funds.

Although our proposals may differ, President Clinton and I share the same goal. We both believe that a lack of resources should not prevent any American from receiving a college education. A college degree is increasingly vital in our society. Government can and should play an important role in ensuring that all Americans have access to higher education. I firmly believe that expanding educational opportunities is the most efficient way of ensuring equal opportunities in our society.

Currently, this Nation is enjoying one of the longest periods of economic expansion in its history, with low unemployment and continued creation of new jobs. Much of the credit for that rests with the deficit reduction efforts of the Clinton administration and the technological advantages that our industries enjoy over their competitors in other countries.

We will not remain competitive in the world economy unless we invest in our human capital to maintain that technological advantage. Any resources available after deficit reduction should be invested in human capital. A recent survey of economists by the Wall Street Journal found that 43 percent of the economists surveyed stated that increased spending on education and research and development would be the one policy with the most positive impact on the economy.

Amazingly, while the concept of investing in human capital goes unchallenged in debate, elected leaders are still spending more of our Nation's limited budget resources on back-end, punitive programs like law enforcement and prisons, rather than front-end investments like education and training that can really pay off in increased work force productivity.

Unfortunately, these skewed priorities are present at the local level, too. New York City spends $84,000 per year to keep a young man in Riker's Island Prison, yet only $7,000 each year to educate a child in Harlem.

We must change our priorities. Let's invest in the future of this country through our children. Let's bring the same zeal to encouraging and educating our children that we now apply to punishment and incarceration.

The following is a brief summary of the provisions contained in my bill:

1. PUBLIC-PRIVATE PARTNERSHIPS

The bill contains a financing mechanism designed to provide needed capital and expertise to establish partnerships between public educational institutions and private businesses.

(a) Local governments would be authorized to issue special bonds (or otherwise borrow money) to cover the cost of establishing specialized academic institutions. These institutions would have to be located in empowerment zones or enterprise communities or primarily serve disadvantaged students. Because of the tax credit described in subparagraph (b), this capital could be raised with no interest cost to the local government. No bonds could be issued for any school unless there were assurances of private business participation described in subparagraph (c). The required private business contributions and the terms governing the financing would be designed so that each member of the partnership would provide equal contributions.

(b) The Federal Government would provide a tax credit to purchasers of the special bonds (or holders of other evidence of indebtedness) described in subparagraph (a). The credit would be paid annually in an amount equal to a percentage of the bond (or indebtedness) face amount that would permit the raising of interest-free capital by the local government. There would be an overall national limit on the amount of financing eligible for the credit. The annual limitation would be $6 billion for 1998, 1999, and 2000. In order to avoid creating a tax-exempt bond with a substantial Federal guarantee, the credit would be included in income of the recipient and subject to tax.

(c) In order to be eligible for the special interest-free capital, the local government would have to secure written assurances of contributions from private business. Such contributions could consist of goods, expertise, training, or services. The businesses would benefit from current-law deductions for charitable contributions.

The bill also provides a tax credit to employers for hiring recent graduates of the schools established through these partnerships. The amount of the credit would be 20 percent of the first $6,000 of wages paid during the first year of employment if the student is hired before a 6-month period after graduation.