

SOCIAL SECURITY AMENDMENTS OF 1972—
AMENDMENT

AMENDMENT NO. 989

(Ordered to be printed and referred to the Committee on Finance.)

Mr. GURNEY. Mr. President, I am today introducing an amendment to H.R. 1 that would apply to that part of the bill dealing with medicare.

My amendment is directed toward the 3 million or so people between 60 and 65 whose husbands or wives receive medicare benefits but who are not eligible for it themselves. By and large these people live on limited retirement incomes and, as retirees, are more vulnerable to economic hardship resulting from serious illness. The most reasonable solution would be to bring them under the umbrella of medicare, while adding as little as possible to the cost of that program.

This amendment would do just that. It provides that one spouse must be over 65 and already enrolled in the medicare program for the other spouse, who must be at least 60, to enroll in the program and receive equivalent benefits at cost.

The cost of these benefits to the newly eligible spouse should be reasonable enough to attract enrollees yet comprehensive enough to provide the necessary medical coverage. For an estimated \$30 to \$35 a month, spouses will get the same hospital insurance and insurance to cover physician's charges that anyone else enrolled in medicare gets.

To discourage people from waiting until they are sick to enroll, this amendment provides for a 10-percent increase in premiums for each year they delay. Thus, the potential enrollee has an incentive to sign up when he or she is 60. Such a proviso will put the program on a sounder financial basis.

In summary, this proposal will provide the spouse of a retiree on medicare with adequate medical insurance at reasonable rates during a 5-year period when getting a policy from a private company would be either impossible or prohibitively expensive. Once the person reached age 65, regular medicare would take over, dropping the \$30 to \$35 a month charge to an estimated \$5.80 per month.

Since the financial burden of this proposal would be underwritten by the subscribers and since its implementation would utilize the administrative services of a program already in existence—medicare—this seems to be the most efficient and most economical way to reduce some of the trails and tribulations faced by our senior citizens. They have worked hard for their retirement and they deserve a chance to live it in peace and contentment. This amendment would help give them that chance without depriving them of their dignity or overburdening the already hard-pressed American taxpayer.

EXTENSION OF MEDICARE COVERAGE TO EARLY
RETIRES AND THEIR DEPENDENTS

Mr. CRANSTON. Mr. President, I submit for printing today for myself and the Senator from Florida (Mr. GURNEY) an amendment to H.R. 1, which would enable certain individuals who have not yet reached age 65—those who are entitled to old-age, wife's, husband's, widow's, widower's, or parent's Social Security benefits—to "buy-into" Parts A and B of Medicare by the payment of equal-to-cost-premiums.

The need for this legislation stems from the fact that medicare eligibility does not begin until age 65, yet many older persons lose their group health coverage when they retire before the age of 65. They are then forced to enroll in high-cost individual health policies—usually not even available to them—or to forego any coverage whatsoever, gambling that they will stay healthy at

least until they reach age 65 when they become eligible for medicare. This is an intolerable situation, Mr. President, and I believe that we can effectively counteract it through the enactment of the measure we propose today.

Senator GURNEY submitted on March 3 an amendment (No. 989) to H.R. 1. The amendment provides that if one spouse is over 65 and enrolled in medicare, the other spouse, if at least 60 years old, may enroll in the program and receive equivalent benefits at cost. As Senator GURNEY stated when he introduced this measure:

"Since the financial burden of this proposal would be underwritten by the subscribers, and since its implementation would utilize the administrative services of a program already in existence—Medicare—this seems to be the most efficient and most economical way to reduce some of the trials and tribulations faced by our senior citizens."

I believe that Senator GURNEY has submitted an excellent amendment, and I have requested to be added as a cosponsor.

In discussing the benefits afforded by amendment No. 989, which the Finance Committee has already tentatively adopted in its markup of H.R. 1 in executive session, Senator GURNEY and I agreed that, at still no cost to the American taxpayer, these benefits could be made available to an even broader range of older Americans—those already on the social security rolls. It is these individuals that the amendment we are submitting today would cover. They include in addition to the social security spouse covered by the Gurney amendment: First, social security old age beneficiaries 62 years old and over; second, a wife or widow, regardless of her age, if she is caring for a child under 18 or disabled and the child received payments based on the worker's record; third, a wife 62 or older or widow 60 or older; fourth, a dependent husband 62 or over, or a dependent widower 60 or over; or a disabled widower who has attained age 60; or fifth, dependent parents of a deceased worker.

The "buy-in" procedure we propose today is similar to that allowing States to buy into medicare on behalf of their retired public employees 65 years old or older—a provision contained in section 202 of H.R. 1 as passed by the House. And H.R. 1 as passed by the House also extends medicare coverage to recipients of social security disability benefits. The Senate Finance Committee has tentatively agreed to this extension of coverage which I have long advocated. In light of this expansion of the medicare program, I believe it is only fitting that we concern ourselves, too, with the health care needs of the individuals who would be covered by this amendment.

Our amendment would allow these individuals, at an estimated cost of approximately \$30 per month in the first year of operation—and perhaps as low as \$22 per month thereafter—to enroll in part A of medicare—Hospital Insurance Benefits—anytime they are or become eligible during a 90-day period following receipt of notice of eligibility from the Social Security Commissioner.

Because the enrollment period is limited to a specific number of days—a reasonable period of 90 days after the recipient receives notice of eligibility—the opportunity for adverse selection of coverage is very much reduced, thereby promising to keep premium charges to the absolute minimum.

Our amendment would allow these same eligible individuals to enroll in part B of medicare—Medical Insurance Benefits—with in the same 90 day period. The premium for part B coverage would be 200 percent of the regular part B premium—one-half of which the Government presently underwrites for medicare beneficiaries. If a provision is en-

acted in H.R. 1 to eliminate completely or place a limitation upon, as the Finance Committee proposes, the part B premium cost to beneficiaries—it is presently \$5.60 per month—I expect that the cost to those covered by this amendment would be appropriately adjusted.

Individuals may opt out of either part A or part B at anytime, but automatically cease to be eligible for part B if they drop or lose eligibility for part A. All of these beneficiaries of course, would be eligible for the regular medicare program when they reached the age of 65.

Mr. President, on March 3 and 4, as ranking majority member of Senator EAGLETON'S Subcommittee on Aging of the Labor and Public Welfare Committee, I was privileged to preside at hearings in California on legislation affecting our Nation's more than 20 million older Americans. I discussed with many of the witnesses present the legislation that Senator GURNEY and I propose today, and all testified to the importance of and vital need for such a measure.

Adequate health care coverage is a matter of the greatest concern to Americans reaching retirement age. This amendment addresses that concern and provides a mechanism for a substantial number of particularly hard-pressed older Americans to take full advantage of the benefits under the medicare program.

IN MEMORY OF MR. WALTER
RHULEN

HON. BENJAMIN A. GILMAN

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, February 3, 1998

Mr. GILMAN. Mr. Speaker, I would like to take this opportunity to honor the life of Walter Rhulen of Sullivan County NY, who has passed away after decades of dedication to his business, his community and family.

Walter Rhulen was a man of many exceptional qualities. His business sense helped him build an insurance empire, worth more than a billion dollars, out of his family company. With his dedication to Sullivan County he personally helped to make for it a better place. Walter Rhulen spent his life giving his spirit, ideas and his financial support Sullivan County, changing it forever.

Walter Rhulen's work touched the lives of thousands of his neighbors. He was committed to the Sullivan County region and to its people. Even after his business's great success he kept its headquarters in his home town, showing his dedication to the home he loved.

Mr. Rhulen helped to bring better health care to his neighbors by campaigning for a new hospital. With his leadership and financial support he helped to open the new Community General Hospital. This modern facility provided better health care for the entire region.

Mr. Rhulen also helped to create and fund a scholarship fund for Sullivan Community College students.

Walter Rhulen has provided the residents of my Congressional district with an invaluable service. His love for our region was remarkable and estimable. With the death of Walter Rhulen our community lost much more than a resident. We lost a role model and a great man. His dedication was exemplary and will not be forgotten or underappreciated.

Walter Rhulen was of tremendous assistance to me as a member of my Congressional Economic Advisory Committee. There he demonstrated his concern of regional affairs, and was always eager to share his vast wealth of experience with us.

Mr. Speaker, I extend my deepest condolences to his widow, Judith Schmid Rhulen and his children, Suzanne Laughlin and Harry, Erik and Anthony Rhulen for their loss on such a tragic occasion.

HONORING RICK TUTTLE

HON. HOWARD L. BERMAN

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, February 3, 1998

Mr. BERMAN. Mr. Speaker, my colleague Mr. WAXMAN and I want to bring to your attention, our close personal friend, Los Angeles City Controller Rick Tuttle (L.A.'s elected financial officer), will receive the L.A. City's "Employee of the Year" Award on December 10, 1997. We would like to take this opportunity to recognize, at a national level, what the people of Los Angeles have known for decades and we, individually, have known for all of our professional lives: Rick Tuttle is an extraordinary individual who has made a major mark by contributing his time and talents to elevate the quality of life of Los Angeles.

The "Employee of the Year" award will be presented to Rick by the All City Employees Benefits Service Association (ACEBSA) for his outstanding achievements in a city career that spans 12 years. In announcing the selection, ACEBSA President, Jay R. Sloan said,

Mr. Tuttle heads one of the City's most important and largest departments. His record as an outstanding leader speaks for itself. His career sparkles with achievement.

Few people have been as dedicated, and have contributed so much time, energy and passion, as Rick has to the City of Los Angeles. He has made an enormous mark not only on the City but on the larger society as well. It would be impossible to list all of Rick's honors, but we would like to mention a few.

Among the awards Rick has received are the Equal Justice in Government Award from the NAACP Legal Defense and Education Fund; the Distinguished Public Service Award presented by the Pacific Southwest Region of the Anti-Defamation League; Lifetime Membership Award from the Los Angeles Business Council; the Distinguished Leadership Award for 1996 presented by the Association of Government Accountants. He has served as Director of the Los Angeles West Chamber of Commerce, a Director of the UCLA Religious Conference at UCLA and has been an active leader of the California Democratic Party for 30 years.

As our immediate successor as statewide President of the California Federation of Young Democrats, as a friend and ally for over 30 years, Rick has an impressive commitment to community improvement. His awards and achievements have come over three decades of professional excellence: as a Dean of Students at UCLA, as an elected trustee of the Los Angeles Community colleges and as L.A. city's Controller since 1985.

We, of course, have a personal involvement with the entire Tuttle family. His wife, Muff

Singer, served as campaign coordinator and the first Administrative Assistant to Howard Berman. Muff left government employment to pursue a career as a successful writer of children's books and to devote herself to raising a family. Rick and Muff's daughter, Sarah, has been raised with a respect for community involvement and is already a pride to her community.

From his time of his courageous civil rights involvement in the early 1960's (from Wesleyan University he went south to register voters and to fight for civil rights) to his courageous and fierce guardianship of L.A. city's budget as City Controller, Rick has been an exemplar of the best of public service.

Each of us have known Rick, and his wife, Muff, personally and professionally for more than thirty years. He is a close personal friend, trusted advisor, and a model of what an elected official ought to be. Our admiration of him is indescribable.

INTERNATIONAL TREATY ON GLOBAL CLIMATE CHANGE

HON. JOE KNOLLENBERG

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Tuesday, February 3, 1998

Mr. KNOLLENBERG. Mr. Speaker, I rise today to ask that the following statement be included in the CONGRESSIONAL RECORD. The attached resolution was adopted by the Board of Commissioners of Oakland County, Michigan, regarding the recently passed international treaty on global climate change.

I have already voiced my very strong concerns with this treaty, which will require legally binding cutbacks in greenhouse gas emissions. By exempting all developing nations, the treaty will create a two-tiered environmental obligation, forcing the entire burden to reduce greenhouse emissions on industrialized nations while turning the developing world into a pollution "enterprise zone." This will have a devastating impact on American jobs. Oakland County agrees, and offers this resolution to express its grave concerns with the impact cutbacks will have on jobs and economic growth.

Mr. Speaker, please accept this statement in the CONGRESSIONAL RECORD. Oakland County is sending us a powerful message about how these drastic cutbacks will affect our nation's local communities. As the current administration plans to implement the bureaucratic regulations needed to bring the U.S. in compliance with the recently adopted treaty, Congress must acknowledge this warning.

The following is a representative copy containing all amendments to:

Miscellaneous Resolution #97227.

*By: Commissioner Shelley Taub, District #12;
Commissioner Donn L. Wolf, District #19.*

*In re: United Nations Climate Change Treaty
Opposition.*

To the Oakland County Board of Commissioners.

Chairperson, Ladies and Gentlemen:

Whereas the Michigan Association of Counties, the National Association of Counties and SEMCOG have recommended support for the following concepts in the main body of the resolution; and

Whereas the United Nations Framework Convention on Climate Change was adopted in May, 1992 at the Earth Summit held in

Rio de Janeiro and calls upon industrialized nations to aim towards voluntarily limiting their greenhouse gas emissions to 1990 levels by the year 2000; and

Whereas ongoing international negotiations are underway aimed at finalizing a Climate Treaty by the end of 1997 that is expected to require legally-binding cutbacks in energy usage and emission targets that will be applicable to developed nations only; and

Whereas a growing body of economic studies indicate that any U.S. effort to significantly limit greenhouse gas emissions in a short time frame will slow economic growth, cost hundreds of thousands of jobs in Oakland County and throughout the United States, and discourage investments in more energy-efficient technologies or facilities; and

Whereas mandatory constraints on fossil fuel use would raise the monthly cost to consumers for electricity, heating and cooling bills. Projections also indicate that the residents of Oakland County could experience a gasoline price increase of up to \$0.50 per gallon. This would be particularly detrimental to those on fixed incomes, living in rural areas or dependent on private vehicles to transport their families to work, school and stores; and

Whereas ill-advised policies on climate control change could significantly limit personal mobility, seriously disrupt the growing economy of Oakland County and would negatively impact those businesses located in Oakland County that could no longer compete effectively against their foreign counterparts as a result of the higher cost of fuel; and

Whereas the exemption for developing countries is inconsistent with the need for global action on climate change, is environmentally flawed and imposes trade disadvantages. The Climate Treaty will inflict serious harm to Oakland County's economy with the loss of manufacturing jobs, as the incentive to move industry abroad to exempt, high-growth countries such as Mexico, China and Brazil is heightened; and

Whereas the Oakland County Board of Commissioners holds that the United States should not agree to any international global climate proposals that are not justified by sound scientific and economic policies.

NOW THEREFORE BE IT RESOLVED that the Oakland County Board of Commissioners strongly supports MAC, NACo and SEMCOG, and urges that the United States not be signatory to any protocol to, or other agreement regarding, the United Nations Framework Convention on Climate Change of 1992, at negotiations in Kyoto in December 1997, or thereafter, which would:

(A) mandate new commitments to limit or reduce greenhouse gas emissions for the United States, unless the protocol or other agreement also mandates new specific scheduled commitments to limit or reduce greenhouse gas emissions for developing countries within the same compliance period, or

(B) result in job loss or serious harm to the economy of Oakland County, the State of Michigan and the United States; and

BE IT FURTHER RESOLVED that any protocol to, or other agreement regarding, the United Nations Framework Convention on Climate Change of 1992, signed by the United States at negotiations in Kyoto in December 1997, or thereafter, should:

(1) be voluntary as much as possible;

(2) include all nations, developed and developing, under comparable criteria and within the same compliance period;

(3) assist developing nations in growing economically while increasing energy efficiency; and

(4) promote technology approaches that can reduce adverse impacts on consumers and the economy.