

adopt here in this body policies that will make it easier for Americans to save for the future, that is good for their security when they retire. It is good for economic growth in this Nation. It makes sense. It is not a partisan issue. It is a bipartisan issue. I urge this body during this session to take up legislation that will make it easier for Americans to save for their future. The Portman-Cardin bill is a major step forward in this direction. We hope that we would consider it this year.

Mr. PORTMAN. I would urge my colleagues on both sides of the aisle to talk to the gentleman from Maryland, talk to me. H.R. 1102 is the name of the legislation. We have a number of cosponsors. We are looking for more. If we can come together again on a bipartisan basis to solve this problem and get this legislation passed, it will make the difference in people's lives. It will allow for millions of Americans to have real security in retirement rather than mere subsistence. It is something that we can do this year. Of course we all want to solve Social Security's problems. That may be a little more difficult to do in this environment. But this is one where we should be able to come together to provide for people to be able to save more for their retirement even outside of Social Security, even while we are working on the Social Security problem.

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

(Mr. HILL addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

#### PARLIAMENTARY ELECTIONS IN ARMENIA

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

Mr. PALLONE. Mr. Speaker, on Sunday, May 30, the Republic of Armenia will hold parliamentary elections. In these last 2 weeks leading up to election day, the parties and candidates are intensifying their campaigns and are holding rallies, meetings and using free TV air time as well as paid commercials to get their message out to the voters. Both domestic and international observers will closely scrutinize the conduct of the election to ensure that it is free and fair. Armenia's Central Elections Commission has promised equal treatment for all parties and has vowed to penalize anyone who commits illegal or fraudulent acts connected to the election.

Mr. Speaker, we Americans may take for granted the idea of free and fair elections, but in Armenia as a former captive nation under the Soviet Union, the progress of democracy and the establishments of the institutions of a civil society in less than a decade of independence is nothing short of re-

markable. Furthermore, Mr. Speaker, given the fact that many of Armenia's neighbors are ruled by authoritarian governments, some of which maintain a hostile and aggressive attitude, the determination of the Armenian people to work towards a democratic political system is all the more impressive.

Armenian voters last went to the polls in March of 1998 to elect a President. The winner of that election, President Robert Kocharian, was here in Washington last month as part of the NATO summit. He also came to Capitol Hill to meet with Members of Congress to discuss the prospects for U.S.-Armenia relations and our role in promoting stability and economic development in the Caucasus region. Armenia's central location in the heart of this region at the crossroads of Europe, Russia, the Middle East and Central Asia will make it an increasingly important country for the U.S. strategic considerations in the 21st century.

Mr. Speaker, for a country with less than 4 million people living in an area about the size of the State of Maryland, Armenia has an extremely diverse group of political parties representing a wide range of ideologies. More than 800 individual candidates and 21 political parties are vying for 131 seats in the parliament; 75 seats will be contested in single-candidate constituencies, while 56 seats are reserved for a system of proportional representation.

According to a recent report, 11 political parties and blocs have used the free TV air time that has been allotted to them. Media outlets representing diverse ideologies are covering the elections. For the first time, the campaign and election will be covered on the Internet. Paid political advertisements for this election cycle have exceeded the levels of all previous election campaigns. A survey by the Armenian Sociological Association indicated that voter turnout would be as high as 75 percent, although other polls suggest figures could be somewhat lower than that. The polls indicate that at least six parties and blocs would be able to garner the 5 percent threshold of votes needed to be represented in the Parliament. The major issue is expected to be the economy.

Mr. Speaker, I just want to stress that in the first few elections held in the first few years after Armenia became a democracy, there were admittedly some problems. But last year's presidential elections showed the world that Armenia has made significant progress in just a few years despite the legacy of 70 years of Communist dictatorship. After the resignation of Armenia's first President, Levon Ter-Petrosian, in early 1998, the transition was handled in an orderly manner according to the nation's constitution. The presidential election conducted in two rounds was peaceful and well-organized, and the legitimacy of the outcome was accepted by the vast majority of observers inside and outside Armenia.

Later this month, Armenia will once again find itself under heavy international scrutiny because of the elections. The Organization for Security and Cooperation in Europe on April 26 set up a monitoring mission with 15 long-term observers deployed around the country to monitor the election campaign and administrative preparation, and to assess the implementation of the new electoral code.

Mr. Speaker, I am confident that the Armenian people will demonstrate once again during this election on May 30 their commitment to building a society based on civility, the rule of law and tolerance for each other's opinions. This election I think will go far once again to show the progress of Armenia's democracy.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Texas (Ms. JACKSON-LEE) is recognized for 5 minutes.

(Ms. JACKSON-LEE addressed the House. Her remarks will appear hereafter in the Extensions of Remarks.)

#### MANAGED CARE REFORM

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

Mr. GANSKE. Mr. Speaker, here it is, the middle of May, and no movement by the House leadership on fixing HMO abuses. Time is passing by quickly this year. Yet the chairmen of the committees of jurisdiction have done virtually nothing to move this forward.

Mr. Speaker, I have worked on this problem along with many others in this House for over 4 years. We have had debates and debates and debates. The issues are laid out. They have been laid out in a debate last year. There is no excuse why we should not move managed care reform to the floor soon. There is a real reason for this. There are people that are being injured by HMO abuses today.

Let me give my colleagues a couple of examples of people who have had problems with their HMOs. A few years ago, a young woman was hiking in the Shenandoah mountains just a little ways west of Washington, D.C. She fell off a 40 foot cliff. She was lucky she did not fall into the rocky pond where she might have drowned. But she fractured her skull, she broke her arm, and she broke her pelvis. She is laying there at the bottom of this 40 foot cliff semicomatose. Fortunately a hiking companion had a cellular phone and they airlifted her into the emergency room. She was treated in the hospital, in the intensive care unit for quite a while, was in the hospital I think for over a month. When she was discharged, she found that her HMO was not going to pay her bill.

Why, Mr. Speaker? The HMO said this young woman, Jackie Lee is her name, did not phone ahead for prior authorization.