very good debate in committee and reported him out of that committee with an overwhelmingly positive vote.

Mr. Goss is a highly capable manager and leader, with a strong background and extensive experience in intelligence matters. As we all know, he was a clandestine services case officer. He served as director of case operations. He served as director of wayside. Mr. Goss has specific experience working for the Agency he is now nominated to run. During the Cold War, Mr. Goss was a clandestine services case officer. He served as director of case operations. He served as director of wayside.

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As chairman, he led one of the key investigations into possible intelligence failures regarding 9/11. He was thorough. He demonstrated a thoughtful and in-depth understanding of the issues.

Senator Daschle and I established a bipartisan task force to address the issues that look at how we need to reorganize in this body, so that our responsibility of oversight can be appropriately carried out. That task force has met on a number of occasions, at the Member level and at the staff level. Senators McConnell and Reid, the managers of this effort who represent the leadership on the task force, have been discussing this matter, as I understand it, daily.

There are a number of issues on which we can come to agreement relatively quickly. Others will have to be resolved through floor votes. That just remains to be determined, once we see what those recommendations are. Either way these reforms will be implemented through Senate resolution or through modification of the Senate’s rules. My goal remains to get these reforms in motion before the Senate adjourns next month.

I yield the floor.

INTELLIGENCE DELIBERATIONS

Mr. Daschle. Mr. President, I wish to associate myself with the remarks made by the majority leader with regard to the progress we have made on both fronts, both the reorganization of the executive branch as well as the reorganization of the legislative branch with regard to the 9/11 recommendations. I think both efforts have been laudable, they have been bipartisan, and they have been cooperative.

I don’t think that being deliberate and being expeditious is a mutually exclusive proposition. We have to be deliberate but I don’t see any reason why we can’t also be expeditious.

Three very important commissions have had many of the same recommendations to the Congress. So this is in keeping with those experts who have very thoughtfully and carefully deliberated about this matter. We are simply continuing in that deliberative fashion, first in the committee and then on the task force. I am hopeful we can continue to be both deliberate as well as expeditious as we major conclusions of the 9/11 Commission.

I do hope, once this bill is completed in the Governmental Affairs Committee, people take the time to look at it very quickly and look at possible amendments over the end of this week so they will be prepared for next week in terms of amendments they might put forward, so we, over the course of the deliberations, can improve that bill appropriately where people think it needs improvement.

Just one final comment: Senator Daschle and I established a bipartisan task force to address the issues that look at how we need to reorganize in this body, so that our responsibility of oversight can be appropriately carried out. That task force has met on a number of occasions, at the Member level and at the staff level. Senators McConnell and Reid, the managers of this effort who represent the leadership on the task force, have been discussing this matter, as I understand it, daily.

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The PRESIDING OFFICER (Mr. Graham of South Carolina). The Democratic leader is recognized.
consider our responsibilities before the end of this session of Congress.

ORDER OF PROCEEDURE

During the Democratic period this morning, I ask unanimous consent that Senator Kennedy be given 10 minutes; Senator Murray, 5 minutes; Senator Conrad, 25 minutes; and Senator Reid, 5 minutes.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mr. DASCHLE. I ask, as is always the case, the leader time not be taken from the Democratic leader or his designee.

The PRESIDING OFFICER. Without objection, it is so ordered.

THE SKYROCKETING COST OF HEALTH CARE

Mr. DASCHLE. Mr. President, recently, a new study confirmed a trend that most American families and businesses have known and felt for the past 3 years. Health care costs are rising at unsustainable rates, straining family budgets, weakening our economy, hampering job growth and forcing millions of Americans every year to go without insurance.

According to the annual survey by the Blue Cross Blue Shield Association, health care premiums increased 11.2 percent last year, more than five times the rate of wages. This is the fourth consecutive year of double-digit increases. Since 2000, health care premiums have increased by 59 percent and 5 million fewer Americans have access to employer health care coverage.

Last month the Census Bureau also reported that in 2003 alone, the number of uninsured Americans jumped by 1.4 million. Seniors are among the hardest hit. In addition to facing record increases in the price of prescription drugs, Medicare recipients recently learned they will be forced to pay a 17.5 percent increase in premiums, the steepest increase in Medicare's history.

The true costs of this crisis can't be depicted by statistics. There is no way to measure the stress caused by exorbitant health care bills. There is no way to measure the cost of the fear of families who worry that they are one layoff, one bad crop, one accident, or one illness away from being totally vulnerable, and they fell helpless to protect themselves.

Not long ago, I heard from the Imm family of Turton, SD. A few months back, their 24-year-old son, Monte, came down with a case of Crohn's disease.

As his disease grew worse, he couldn't work and he had to quit his job. After his insurance lapsed, he tried to buy coverage for himself, but with his condition, no insurer would offer him a policy.

Monte's monthly prescription bill is $500, and that is on top of the tests and emergency room visits that have become all too routine.

Doctors in Sioux Falls have recommended a trip to the Mayo Clinic, but the clinic requires a $1,500 deposit just to see Monte. The total cost will be much, much higher. Monte's parents are trying to help and are reaching into their retirement savings to do so. But Monte's health care costs will surpass $10,000 this year alone, and without good insurance, eventually the medical bills will eat up all they have worked for.

Millions of American families are in the same position as the Imm family, and the implications of this crisis are rippling outward throughout our country.

There is new evidence that the cost of health care goes up, it is eating away at America's economy, holding back job creation, and stifling growth. A recent article in The New York Times showed that the cost of health insurance is preventing businesses, large and small, from hiring new workers, even if the workload demands it.

One small business owner said:

Before, we hired based on workload. Now it's a question of affordability. Economists are finding that health care costs are a major reason our economy has been unable to create jobs. Not long ago, when I asked a businessman why he outsources his jobs overseas, the overwhelming reason was health care. He did not have to pay it in India. He did not have to pay it in countries abroad. He pays it here at home.

Small businesses, which employ 50 percent of the nation's workforce, face the greatest challenge. Because they are not big enough to bargain with insurers for better rates, and they cannot spread risk among larger pools of employees, small businesses too often are forced to pay for the nationwide increase in health care costs.

In the past year, in the midst of the toughest business environment in a generation, the total cost for insuring employees of small businesses alone rose 18 percent. Those small businesses that try to do the right thing and offer their employees health benefits are finding it more difficult to do so with each passing year.

I was recently contacted by Skip VanDerhule, who runs VanDerhule Moving and Storage, in Yankton. Even after raising employee premiums and copays, Skip's monthly premiums have risen 252 percent in 6 years. Skip has tried to look for better coverage, but recently an employee needed a kidney transplant, which costs $30,000 per year in medicine alone just to keep his body from rejecting the new kidney.

"As soon as the insurer sees that," Skip said, "they don't want us. And they'll quote us a price to make sure that we don't want them." So Skip is stuck with the prospect of higher health care costs with absolutely no end in sight.

In most businesses, the costs are passed along to their employees. Jana Schroeder, a medical professional from Sioux Falls, wrote me to say that even with good, dependable health insurance, her family pays $10,000 a year in health care costs.

A recent, routine mammogram cost $2,700, of which she was asked to pay $850. She said:

I guess I should feel lucky I have insurance, but $850 is a full paycheck for me. So, do you pay that medical bill or the house payment? I surely can't pay it all at once.

Even with 100,000 Americans losing their health insurance every month since January of 2001, the White House has not provided any real options, no leadership in stopping the growth of this crisis.

Some of the most promising possibilities for bringing down the cost of health care, such as drug reimportation, the administration has opposed. Yet this crisis will not solve itself. Unless we act, health care premiums will continue to rise, driving more people into the ranks of the uninsured, and holding back more businesses from earning profits and creating jobs.

We have to do better. This is a national problem, and fixing it demands national leadership. Medical research is producing miracles quite often. Yet we are not solving a problem that is dragging tens of millions of Americans into poverty and poor health. This is not a question of ability or capacity; it is a question of will and leadership. It is time we seek out new ideas to help bring down the cost of health care.

One promising new initiative would create a reinsurance system to help blunt the cost of catastrophic medical illness. Some researchers have suggested that such a program could save South Dakota employers tens of millions of dollars each year and billions nationwide.

We need to debate these issues in Washington, but, regrettably, we haven't had the opportunity to do so. In the past 2 years, we have spent 30 days discussing ways to limit access to the courtroom, but not 1 day to debate real ways to bring down the cost of health care for all Americans.

It is time for real action. We have an obligation to focus on the troubles of our economy and the Americans who are struggling to work and raise families. Our citizens are asking for leadership, and we have an obligation to answer that call.

I yield the floor.

RESERVATION OF LEADER TIME

The PRESIDING OFFICER. Under the previous order, the leadership time is reserved.

MORNING BUSINESS

The PRESIDING OFFICER. Under the previous order, there will be a period for the transaction of morning business for up to 90 minutes. The first 45 minutes is under the control of the majority leader or his designee and the next 45 minutes is under the control of the Democratic leader or his designee. The Senator from Nevada.