

that beneficiaries and their families will want and will require to make informed choices. As the former executive director of the Illinois Council of Senior Citizens, I know that it will take hours with each beneficiary, many of them taking multiple medications, to fully explain private plan options and how each choice will affect their access to the drugs they need. A majority of beneficiaries lack regular access to a computer or have the ability to navigate websites. A recent HHS Inspector General's report found that 44 percent of callers to the Medicare hotline had difficulty accessing information. Many beneficiaries are frail, some suffer from dementia, and others are not English-proficient. We have to reach beneficiaries living in Centers for Independent Living, nursing homes and isolated areas. And, of course, we have to address the needs of the evacuees from Hurricane Katrina.

Tina Kitchin, director of the Oregon Department of Human Services, is not alone in saying "I don't know how Oregon will successfully do this within this timeframe." The State Health Insurance Program coordinator for McLean County, Illinois, is asking beneficiaries to call early because, "There are too many people for us to handle all of them on or after November 15," the first day that enrollment can begin. Already, the constituent advocates in my own district office have had difficulty getting answers to questions about how the new federal drug benefit will coordinate with our state's pharmaceutical assistance program. And already, we are seeing constituents who are confused, scared and angry about the inability to get answers to their questions while being pressured to make a fast decision.

It is time to recognize that the late enrollment penalty imposed in the Medicare Modernization Act is unfair to the 42 million beneficiaries who want to make informed choices, will not have access to unbiased assistance in making those decisions, but who will face substantial and permanent late enrollment fees if they don't act by May 15th. The Medicare Informed Choice Act will give beneficiaries the time they need to make the decision that is right for them.

Senior citizens and persons with disabilities will face obstacles in getting access to independent information, but they will be inundated with materials from private plans seeking customers. Beginning next month, Medicare beneficiaries and their families will be subjected to multi-million advertising campaigns by insurers. As reported in *The Wall Street Journal* ("Insurers Bet Big on New Drug Benefit," September 7, 2005), "The payoff could be big. The new drug benefit is expected to boost 2006 revenue at seven of the largest health insurers by at least \$4.45 billion in 2006, and lift earnings by 2 percent to 4 percent according to CIBC World Markets analyst Carl McDonald." Some companies expect increased profit levels of 4 percent to 6 percent.

The pressure to make a quick decision will be enormous, particularly when coupled with a sales pitch arguing that failure to choose will result in a permanent, financial penalty. Without adequate, independent and personalized counseling, many beneficiaries will make the wrong decision. Getting rid of the late enrollment fee is only part of the solution. Our bill will give all beneficiaries the opportunity to switch their plan and enroll in one that better meets their needs, whether they enrolled by mistake or because they succumbed to sales pressure.

Finally, there is massive confusion about how the new Medicare drug benefit will mesh with current retiree benefits. Unfortunately, a beneficiary's misunderstanding and enrollment in a Medicare drug plan could result in the loss of retiree benefits. Again the Medicare Informed Choice Act gives a one-year grace period to sort out confusion and correct any errors.

I urge my colleagues to support the Medicare Informed Choice Act so that we can protect our constituents from unfair penalties or the loss of retiree benefits.

TRIBUTE TO ELAINE K. FREEMAN

HON. BENJAMIN L. CARDIN

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 22, 2005

Mr. CARDIN. Mr. Speaker, I rise today to pay special tribute to Elaine K. Freeman, Vice President of Corporate Communications for Johns Hopkins Medicine upon her retirement after 23 years. Elaine epitomizes what is best in corporate communications—she fully understands Johns Hopkins Medicine and she has the skills and ability to communicate the success of Hopkins to the public.

During her tenure, Elaine has seen Hopkins become nationally ranked as the number one medical facility in the nation, according to the U.S. News and World Report. In 1989, she also helped Hopkins celebrate its centennial as one of the Nation's most outstanding medical institutions.

Elaine is a gifted professional who understands that the strengths of Hopkins rest with its staff and faculty. Over the years, she has helped the public understand and relate to the important medical advances that come out of Hopkins, enabling people to understand the relationship between research and the impact on patients.

Elaine is unique in that she truly understands the medical community, and the importance of scientific research. She is married to Dr. John Freeman, Professor of Neurology and Pediatrics. In 1969, John joined Hopkins to create and direct the Johns Hopkins Child Neurology program.

In 1958, Elaine graduated from Goucher College as a Phi Beta Kappa. She also earned a masters degree from George Washington University. In 2001, she received the Excellence in Medical Education Public Affairs award from the Association of American Medical Colleges (AAMC).

I urge my colleagues in the U.S. House of Representatives to join me in wishing Elaine Freeman a happy and healthy retirement. Her skill and dedication to communicating medical developments has helped the public gain a greater understanding of medical issues.

RECOGNIZING MARIA REZA

HON. HOWARD L. BERMAN

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 22, 2005

Mr. BERMAN. Mr. Speaker, it is my distinct pleasure to rise today to recognize a dear

friend and an outstanding educator, Maria Reza. In June 2005, Maria retired after 36 years of dedicated service to the Los Angeles Unified School District.

Maria believes that "to make a difference in the lives of our students, we must go beyond the classroom and work to improve the community and the environment in which they live." Throughout her career, Maria has embodied this belief and has dedicated her life to not only helping children learn in the classroom, but also to improving lives and conditions within our communities. Over the years, Maria has volunteered for the United Farm Workers, the Southwest Voter Registration Project and has devoted much of her life to serving the students and residents of the Northeast San Fernando Valley.

After graduating from San Fernando Valley State College, Maria started teaching at San Fernando High School in 1969. During her first year, she was recognized as "Intern of the Year" by the Los Angeles Unified School District Internship Program Office. In 1975, she was hired as a Resource Teacher in the Central Office and soon became District Home Economics Supervisor. She pioneered the Infant Study Program at Ramona, Roosevelt and Locke High Schools. This program continues to offer free childcare for high school age parents as well as provide them with valuable parenting skills.

As an assistant principal, Maria, along with a school nurse, Pam Wagner, established the first three school-based health clinics in LAUSD. The project faced much controversy and was opposed by some conservative organizations and churches. However, Maria knew the importance of providing health care to uninsured students and continued to work tirelessly to gain the support of students and parents. The proof of her efforts is overwhelmingly apparent today with over 40 school-based or school-linked clinics which provide a low cost, accessible form of health care. The demand for these programs continues to grow.

Among her many accomplishments, Maria Reza has distinguished herself as a strong female role model in the community. She has been recognized twice as "Woman of the Year," in 1992 by State Senator David Roberti and again in 1998 by State Senator Richard Alarcón. She was invited to participate in the HOPE, Hispanas Organized for Political Equality, leadership training and this year chaired the Adelante Mujer Conference, giving 300 young women the opportunity to attend career workshops conducted by professional Latinas.

Maria also has the distinction of being married to my good friend Alex Reza, a retired educator and an extraordinary community activist whom I have had the pleasure of knowing for many years. She is also the mother of three sons, Lance, Roman and David.

Mr. Speaker, Maria has set an admirable example for those who are committed to making a difference in the lives of others. It is with great pride that I ask my colleagues to join me in honoring Maria Reza, a woman whose dedication and achievements are a credit to our community.