

about costs, I am committed to finding offsets to cover the expense. After all, fiscal responsibility is not the only kind of responsibility there is. Our country has a deeper responsibility to the men and women who have served in our military, whether they were born in America or the Philippines. We need a solution that is both morally responsible to Filipino veterans and fiscally responsible with taxpayer dollars.

Many of the brothers-in-arms of those who testified at our hearing have since passed away, never having been recognized by the United States for their service. I find that shameful. Following the hearing, I asked myself how we could stray from our moral commitment to these men for over half a century and then argue that it is too expensive to give those who are left the benefits they have earned.

With that in mind, let us look to fulfill both responsibilities, rather than neglecting the Filipino veterans who remain with us today. We have gone down that path for over half a century, denying them care and benefits. Today we find many Filipino veterans living their twilight years in the pain of poverty, without access to the relief available to other veterans of the U.S. Armed Forces. Allowing this to go on without searching vigorously for a realistic solution is not the responsible response. These veterans deserve better.

NATIONAL SMALL BUSINESS WEEK

Ms. SNOWE. Madam President, today I commemorate National Small Business Week, which President Bush designated for April 22–28, 2007. As ranking member of the Senate Committee on Small Business and Entrepreneurship, I simply cannot understate the vital role of small business in our Nation's economy. Small businesses comprise 99 percent of all businesses in the United States, employ more than half of the total private sector workforce, and are responsible for the creation of more than two-thirds of all new jobs each year. It is essential that we in Congress continue to support small businesses' efforts to grow and do what they do best—create new jobs.

If there is one concern we have all heard time and again, it is the exorbitant cost to small businesses of providing health insurance to their employees. In fact, small business owners in all 50 States have cited rising health insurance costs as their number one concern. Health insurance premiums have increased at double-digit percentage levels in 4 of the past 6 years—far outpacing inflation and wage gains. According to the Kaiser Family Foundation, last year the average health policy for an individual was \$4,242; the average family plan cost \$11,480.

As we are all well aware, these sharply rising costs are leading fewer and fewer small businesses to offer health insurance to their employees. Accord-

ing to Kaiser, in 2002, 58 percent of our Nation's smallest businesses, those with less than 10 employees, offered health insurance. In 2004, only 52 percent were able to offer their employees health insurance. Today, just 48 percent of our smallest businesses are now able to offer health insurance as a workplace benefit. As you can see, that is a 10 percentage point reduction over the past 5 years. Clearly, we are heading in the wrong direction.

Further compounding the problem is the fact that small group insurance markets exhibit no real competition. No competition means higher costs. And higher costs mean no health insurance. I recently requested a Government Accountability Office report, which revealed a staggering consolidation in the State small group insurance markets. Today, the five largest carriers now have more than a 75 percent market share in 26 States—and control 98 percent of the small group market in Maine.

This trend is simply unacceptable and represents nothing short of a crisis—and one that can and must be fixed, now. In the Senate, I have been a longstanding champion of small business health plans and I have introduced legislation in the past two Congresses that would allow small businesses to “pool” together, across State lines, and offer uniform health insurance plans to their employees, at significantly lower costs.

I firmly believe that small business health plans are a critical solution to the small business health insurance crisis. It is a matter of simple fairness. Just like larger businesses and unions, I believe small businesses should have the option to purchase health plans across State lines with uniform benefits packages. It would allow them to shop for affordable, quality plans with much lower administrative costs while at the same time drastically shrinking the ranks of the nearly 47 million Americans living without health insurance.

Moving forward this year, we need to leave no stone unturned in our search for solutions to this crisis. For example, we should examine ways to use the Tax Code as a mechanism for increasing access to health care, including through “pooling mechanisms, and injecting competition into the State small group insurance markets. This is why I am currently working with a number of my colleagues in the Senate, on both sides of the political aisle, to forge a bipartisan bill that will pass the Senate and be signed into law. Senate Finance Committee Chairman BAUCUS has announced that we will soon consider health care legislation in the Finance Committee—and I look forward to a robust productive debate there. I also thank Senator ENZI for all of his tremendous efforts in getting legislation passed through the HELP Committee last year, and for having that legislation considered on the Senate floor for the first time ever.

Frankly, now is a time for action, not words. It is incumbent upon this Congress to think “outside of the box” to solve this crisis. We need to consider all options on the table, including a number of recently passed State reforms. We are at a critical juncture on this issue. The United States has the greatest health care system in the world, and yet nearly 47 million Americans are uninsured. Our goal ought to be providing health care access for all, and that means greatly expanding coverage so that we can significantly reduce our Nation's uninsured.

We must figure out how to solve the persistent criticisms that have mired small business health insurance legislation in Congress. We must address how to allow health insurers to provide lower cost products to small businesses across State lines while maintaining the most widely accepted and necessary benefits and services. We must tackle questions of how to “rate,” or price, these products—and also how this can be done in a uniform manner, without jeopardizing consumer protections. And we can and we must do all this without injuring existing health insurance markets in the States. Plain and simple, Congress must bring up small business health insurance legislation this year, in a bipartisan, comprehensive way that can secure significant bipartisan support.

NATIONAL CRIME VICTIMS' RIGHTS WEEK

Mr. LEAHY. Madam President, last week we joined together in the aftermath of the tragic killings at Virginia Tech to mourn and support the families of the victims and the Virginia Tech community. This week we join together once again to commemorate National Crime Victims' Rights Week.

Yesterday marked the official beginning of National Crime Victims' Rights Week. Since 1981, communities in Vermont and across the Nation have observed this week through candlelight vigils and public rallies to renew our commitment to crime victims and their families. It is important, especially during this time of national sorrow, that we recognize the needs of crime victims and their family members and work together to promote victims' rights and services.

We have been able to make some progress during the past 26 years to provide victims with greater rights and assistance. In particular, I have been honored to support passage of the Victims of Crime Act of 1984, VOCA, Public Law 98-473, which established the Crime Victims Fund, “the Fund.” The fund allows the Federal Government to provide grants to State crime victim compensation programs, direct victim assistance services and services to victims of Federal crimes. Nearly 90 percent of the fund is used to award State crime victim compensation and victim assistance formula grants. These