

1. Enables federal and military workers, retirees and their families to purchase long-term care insurance at group rates—projected to be 15 percent to 20 percent below the private market.

2. Creates a model that private employers can use to establish their own long-term care insurance program.

3. Provides help to those who practice self-help by offering employees the option to better prepare for their retirement.

4. Reduces the reliance on federal programs, like Medicaid, so the American taxpayer benefits. Federal workers also benefit because they are paying lower premiums than they would get in the private market.

I am a strong supporter of The Long-Term Care Security Act because it gives people choices, flexibility and security. Faced with a sick parent or spouse, most Americans currently do not have a lot of choices. They may choose, or be forced, to spend down their assets in order to qualify for Medicaid. They, or a spouse, may quit their job to do some of the caregiving themselves. Or, families may be forced to make the difficult choice of putting a child through college, or paying for long-term care for a parent. This legislation gives people better, more informed choices.

It also provides people with flexibility because beneficiaries will have different types of settings where they can receive care. They may choose to be cared for in the home by a family caregiver—or they may need a higher level of care than nursing homes and home health care services provide. Different plan reimbursement options will ensure maximum flexibility that meet the unique health care needs of the beneficiary.

Long-term care insurance also provides families with some security. Family members will not be burdened by trying to figure out how to finance health care needs—and beneficiaries will be able to make informed decisions about their future.

Some of us have faced the challenge of having a family member who needed long-term care. It is emotionally and financially difficult. But, imagine if you are a secretary working at the Social Security Administration, or a custodial worker here in the Senate. And a family member gets Alzheimers, or Parkinsons, or has some other illness that requires long-term health care. Your paycheck probably isn't big enough to cover the cost of home health visits, or a nursing home stay. So where do you go? Medicare doesn't cover long-term care so that is not an option. Should you quit your job so you can take care of your parent? But then what if you have a family of your own that you need to support? Or, what if you are trying to put a child through college?

Consider if you are a 61 year old employee at NASA and you are diagnosed with cancer. You might be able to retire, but the federal employees health

benefits program does not cover long-term care—even for retirees. You may not have family to provide care and your pension probably isn't large enough to finance the high costs of long-term care. Where do you go?

Many Americans are currently facing these difficult decisions. Consider that:

At least 5.8 million Americans aged 65 or older currently need long-term care.

As many as six out of 10 Americans have experienced a long-term care need.

41 percent of women in caregiver roles quit their jobs or take family medical leave to care for a frail older parent or parent-in-law.

80 percent of all long-term care services are provided by family and friends.

These statistics represent the enormous financial and emotional costs associated with long-term care. This legislation is an essential step in providing opportunities for federal workers to plan ahead for retirement so they can take responsibility for their future long-term care needs.

Since my first days in Congress, I have been fighting to help people afford the burdens of long-term care. Eleven years ago, I introduced legislation now known as Spousal Anti-Imperishment. My bill changed the cruel rules of government that forced elderly couples to go bankrupt before they could get any help in paying for nursing home care.

Through the Older Americans Act, seniors have easier access to information and referrals they need to make good choices about long-term care. I am also working hard to create a National Family Caregivers Program so that families can access comprehensive information when faced with the dizzying array of choices in addressing the long-term care needs of a family member.

It is clear that we have a long-term care problem. The Office of Personnel Management estimates that 96,000 federal employees will be retiring in the year 2001. Providing federal employees with a long-term care insurance benefit is a down payment on a solution.

I am starting with federal employees for two reasons. As our nation's largest employer, the federal government can be a model for employers around the country whose workforce will be facing the same long-term care needs. Starting with the nation's largest employer also raises awareness and education about long-term care options.

I am a strong supporter of our federal employees. I am proud that so many of them live, work, and retire in Maryland. They work hard in the service of our country. And I work hard for them. Whether it's fighting for fair COLAs, lower health care premiums, or to prevent unwise schemes to privatize important services our federal workforce provide, they can count on me.

One of my principles is "promises made should be promises kept." Federal employees and retirees have made

a commitment to devote their careers to public service. In return, our government made certain promises to them. One important promise made was the promise of health insurance. The lack of long-term care for federal workers has been a big gap in this important promise to our federal workers. This legislation will close that gap and provide our federal workers and retirees with comprehensive health insurance.

I reiterate my commitment to finding long-term solutions to the long-term care problem. I am proud that this bipartisan bill takes an important step forward in helping all Americans to prepare for the challenges facing our aging population.

I would like to thank Senator CLELAND, Senator GRASSLEY, Senator AKAKA, Senator COCHRAN, Senator LIEBERMAN and Senator THOMPSON for all of their hard work in coming to a bipartisan consensus on how best to provide federal and military employees, retirees, and their families with the opportunity to purchase long-term care insurance. Additionally, many Senate staff worked very hard in developing this compromise: Nanci Langley, Hope Hegstrom, Michael Loesch, Tamara Jones, Judy White, Larry Novey, and Dan Blair. And I would like to thank Cynthia Brock-Smith and Frank Titus at the Office of Personnel Management.

Mr. NICKLES. Mr. President, I ask unanimous consent that the committee substitute be agreed to, and the bill be considered read the third time.

I further ask that H.R. 4040 be discharged from the Governmental Affairs Committee and the Senate proceed to its consideration. I further ask consent that all after the enacting clause be stricken and the text of S. 2420, as amended, be inserted in lieu thereof. I further ask consent that the bill be read the third time and passed, the motion to reconsider be laid upon the table, the amendment to the title be agreed to, and that any statements relating to the bill be printed in the RECORD. I finally ask consent that S. 2420 be placed back on the calendar.

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

The bill (H.R. 4040), as amended, was read the third time and passed.

The title was amended so as to read:

A bill to amend title 5, United States Code, to provide for the establishment of a program under which long-term care insurance is made available to Federal employees, members of the uniformed services, and civilian and military retirees, provide for the correction of retirement coverage errors under chapters 83 and 84 of such title, and for other purposes.

ORDERS FOR WEDNESDAY, JULY 26, 2000

Mr. NICKLES. Mr. President, I ask unanimous consent that when the Senate completes its business today, it adjourn until the hour of 9:30 a.m. on Wednesday, July 26. I further ask consent that on Wednesday, immediately

following the prayer, the Journal of the proceedings be approved to date, the morning hour be deemed to have expired, the time for the two leaders be reserved for their use later in the day, and that the Senate then begin a period of morning business for debate only until 10:15 a.m., with Senators permitted to speak for up to 10 minutes each, with the following exceptions: Senator DURBIN, or his designee, in control of the first 20 minutes; Senator COLLINS, or her designee, in control of the second 20 minutes.

Mr. REID. Reserving the right to object, Mr. President, I want to make a parliamentary inquiry. Earlier today, I asked if 1 hour prior to the cloture vote it would be permissible to file a cloture motion on PNTR, and the Chair responded that would be OK, the answer would be yes. I say to the Chair today, with the 45 minutes just outlined, would that answer still be, yes, it could be filed under that 45-minute period in the morning?

The PRESIDING OFFICER. This agreement provides for debate only. That precludes a motion to proceed.

Mr. REID. Mr. President, I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Mr. NICKLES. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

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

Mr. NICKLES. Mr. President, I will modify the unanimous consent request to state that morning business be for debate only, with the exception of the majority leader, or his designee, to make a motion dealing with cloture until 10:15 a.m., with Senators permitted to speak up to 10 minutes each.

The PRESIDING OFFICER. Is there objection?

Without objection, it is so ordered.

Mr. NICKLES. I ask unanimous consent that the vote on invoking cloture on the motion to proceed to the Treasury-Postal appropriations bill be at 10:15 a.m.

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

PROGRAM

Mr. NICKLES. Mr. President, when the Senate convenes at 9:30 a.m., it will be in a period for morning business until 10:15 a.m. Following morning business, the Senate will proceed to a cloture vote on the motion to proceed to the Treasury-general government appropriations bill. Assuming cloture is invoked on the motion, the Senate will begin the 30 hours of postcloture debate. If cloture is not invoked, there will be a second cloture vote on the motion to proceed to the intelligence authorization bill.

As a reminder, cloture was filed on the motion to proceed to the energy and water appropriations bill during

today's session. Under the rule, that vote will be on Thursday, 1 hour after the Senate convenes.

ADJOURNMENT UNTIL 9:30 A.M. TOMORROW

Mr. NICKLES. Mr. President, if there is no further business to come before the Senate, I now ask unanimous consent that the Senate stand in adjournment under the previous order.

There being no objection, the Senate, at 6:36 p.m., adjourned until Wednesday, July 26, 2000, at 9:30 a.m.

NOMINATIONS

Executive nominations received by the Senate July 25, 2000:

DEPARTMENT OF THE TREASURY

JONATHAN TALISMAN, OF MARYLAND, TO BE AN ASSISTANT SECRETARY OF THE TREASURY, VICE DONALD C. LUBICK, RESIGNED.

INTERNATIONAL MONETARY FUND

MARGRETHE LUNDSAGER, OF VIRGINIA, TO BE UNITED STATES ALTERNATE EXECUTIVE DIRECTOR OF THE INTERNATIONAL MONETARY FUND FOR A TERM OF TWO YEARS, VICE BARRY S. NEWMAN, TERM EXPIRED.

IN THE ARMY

THE FOLLOWING ARMY NATIONAL GUARD OF THE UNITED STATES OFFICER FOR APPOINTMENT IN THE RESERVE OF THE ARMY TO THE GRADE INDICATED UNDER TITLE 10, U.S.C., SECTION 12203:

To be brigadier general

COL. WILLIAM T. NESBITT, 0000

THE FOLLOWING ARMY NATIONAL GUARD OF THE UNITED STATES OFFICERS FOR APPOINTMENT IN THE RESERVE OF THE ARMY TO THE GRADE INDICATED UNDER TITLE 10, U.S.C., SECTION 12203:

To be major general

BRIG. GEN. DAVID P. RATA CZAK, 0000

To be brigadier general

COL. GEORGE J. ROBINSON, 0000

IN THE NAVY

THE FOLLOWING NAMED OFFICER FOR APPOINTMENT IN THE UNITED STATES NAVY TO THE GRADE INDICATED WHILE ASSIGNED TO A POSITION OF IMPORTANCE AND RESPONSIBILITY UNDER TITLE 10, U.S.C., SECTION 601:

To be vice admiral

REAR ADM. RICHARD W. MAYO, 0000

IN THE AIR FORCE

THE FOLLOWING NAMED OFFICERS FOR APPOINTMENT TO THE GRADES INDICATED IN THE UNITED STATES AIR FORCE AND FOR REGULAR APPOINTMENT (IDENTIFIED BY AN ASTERISK (*)) UNDER TITLE 10, U.S.C., SECTIONS 624 AND 531:

To be lieutenant colonel

DONNA L. KENNEDY, 0000
EUSTOLIO E. MEDINA, 0000
REGINA E. QUINN, 0000
MURRAY C. ROBERTS, 0000
EMILY C. TATE, 0000
RICHARD P. WRIGHT, 0000

To be major

* MARGARETE P. ASHMORE, 0000
THOMAS F. MEEHAN III, 0000
MICHAEL D. PRAZAK, 0000

THE FOLLOWING NAMED AIR NATIONAL GUARD OF THE UNITED STATES OFFICERS FOR APPOINTMENT TO THE GRADE INDICATED IN THE RESERVE OF THE AIR FORCE UNDER TITLE 10, U.S.C., SECTIONS 12203 AND 12212:

To be colonel

FRANKLIN C. ALBRIGHT, 0000
RUSSELL E. ALTIZER, 0000
NANCY M. AUGUST, 0000
FRANK W. BARNETT, JR., 0000
CHARLES O. BARRY III, 0000
KENNETH E. BERGGREN, JR., 0000
DONALD L. BOATRIGHT, 0000
MICHAEL R. BOULANGER, 0000
RICHARD L. BRAZEAU, 0000
DOUGLAS S. BROADHURST, 0000
MARSHALL A. BRONSTON, 0000
ROBERT B. BUEHLER, 0000
JOSEPH J. BULMER, JR., 0000
WILLIAM R. BURKS, 0000
TERRY L. BUTLER, 0000
ANDREW R. BUZZELLI, 0000

JOHN A. CAPUTO, 0000
SANDRA L. CARLSON, 0000
PERRY M. COLLINS, 0000
RONALD R. COLUNGA, 0000
MICHAEL R. CONNERS, 0000
VIRGIL D. COOPER, 0000
GARY M. COSTELLO, 0000
JAMES J. DAGOSTINO, 0000
MICHAEL C. DANIEL, 0000
GARRY C. DEAN, 0000
STEPHEN W. DEE, 0000
EUGENE J. DELGADO, 0000
THOMAS F. DOLNICEK, 0000
MICHAEL D. DUBIE, 0000
RUSSELL G. ERLER, 0000
DAVID L. FERRE, 0000
DONALD P. FLINN, 0000
HERBERT J. FOARD, 0000
DOUGLAS G. FOSTER, 0000
STEVEN E. FOSTER, 0000
WILLIAM R. GAIN, 0000
JAY C. GATES, 0000
MICHAEL D. GULLIHUR, 0000
WILLIAM S. HADAWAY III, 0000
JOHNNY O. HAIKEY, 0000
JAMES L. HALVERSON, 0000
GHEHL L. HAMMOND, 0000
JOSEPH W. HIDY, 0000
MICHAEL W. HORNE, 0000
WILLIAM E. IGNATOW, 0000
DON S. JACKSON, JR., 0000
ROBERT A. KARP, 0000
MARCEL E. KERDAVID, JR., 0000
RICHARD D. KING, 0000
DENNIS W. KOTKOSKI, 0000
THOMAS E. LARSON, 0000
ROBERT L. LEEKER, 0000
KNOX D. LEWIS, 0000
JAMES M. LILLIS, 0000
RICHARD L. LOHNES, 0000
LYLE F. LONGOSTY, 0000
RAYMOND R. MAHALICK, 0000
ALAN L. MALONE, 0000
HAROLD C. MANSON, 0000
JAMES D. MARQUES, 0000
RICHARD P. MARTELL, 0000
JAMES R. MASON, 0000
JOHN P. MATANOCK, 0000
LAURENCE D. MATLOCK, 0000
ELWOOD J. MAYBERRY, JR., 0000
PATRICIA U. MEHMKEN, 0000
JOHN E. MOONEY, JR., 0000
JOHN D. MOORE, 0000
WAYNE R. MROZINSKI, 0000
DAVID W. NEWMAN, 0000
MICHAEL J. O'TOOLE, 0000
PETER W. PALFREYMAN III, 0000
DARRELL G. PIATT, 0000
GEORGE E. PIGEON, 0000
CAROLYN J. PROTZMANN, 0000
JAMES K. ROBINSON, 0000
JOHN G. ROBINSON, 0000
RANDY A. ROEBUCK, 0000
DENNIS S. SARKISIAN, 0000
GREGORY J. SCHWAB, 0000
RANDOLPH M. SCOTT, 0000
CHESTER G. SEAMAN, JR., 0000
PETER M. SHANAHAN, 0000
FRANK H. SHAW, JR., 0000
STEVEN H. SLUSHER, 0000
HAROLD S. SMITH, 0000
JEFFREY A. SOLDNER, 0000
CLARK F. SPEICHER, 0000
CAROL A. SPILLERS, 0000
PAUL C. STCIN, 0000
JERRY D. STEVENS, 0000
ROY T. STEWART, 0000
WENDYL B. STEWART, 0000
HENRY L. STRAUB, 0000
JANICE M. STRITZINGER, 0000
FREDERICK J. SUJAT, JR., 0000
LAWRENCE S. THOMAS III, 0000
FRANK J. TISCIONE, 0000
JOHN S. TUOHY, 0000
JAMES M. TURNER, 0000
KENT R. WAGGONER, 0000
ALBERT S. WICKEL, 0000
THOMAS O. WILDES, 0000
KAREN L. WINGARD, 0000
LEWIS F. WOLF, 0000

IN THE ARMY

THE FOLLOWING NAMED OFFICERS FOR APPOINTMENT TO THE GRADE INDICATED IN THE UNITED STATES ARMY AND FOR REGULAR APPOINTMENT IN THE MEDICAL CORPS (MC) AND DENTAL CORPS (DE) (IDENTIFIED BY AN ASTERISK(*)) UNDER TITLE 10, U.S.C., SECTIONS 624, 531, AND 3064:

To be lieutenant colonel

BRUCE D. ADAMS, 0000 MC
STEPHEN D. ADAMS, 0000 MC
DARRYL J. ANBINDER, 0000 MC
LARRY K. ANDREO, 0000 MC
MICHAEL D. BAGG, 0000 MC
WILLIAM P. * BAKER III, 0000 DE
WANDA D. BARFIELD, 0000 MC
DONALD S. BATTY, JR., 0000 MC
TERRY D. BAUCH, 0000 MC
VICTOR J. BERNET, 0000 MC
SEAN M. BLAYDON, 0000 MC
MARK W. BONNER, 0000 MC
CRAIG R. BOTTONI, 0000 MC
MICHAEL R. BOWEN, 0000 MC
JAMES P. BRADLEY, 0000 MC
JOHN C. BRADLEY, 0000 MC