

TRIBUTE TO DIRK OWENS

HON. MARION BERRY

OF ARKANSAS

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 12, 1998

Mr. BERRY. Mr. Speaker, I rise today to pay tribute to one of my staff members who has denied to return to his family business.

Mr. Dirk Owens has served on my staff since the beginning—if not before—since he was a valued volunteer in my campaign for the House. Dirk has always displayed the qualities that are essential to have as a congressional employee: dedication, hard work, and a desire to serve the people of his community. It seems that in the short time that he has been with me Dirk has served in almost every capacity ranging from field representative to scheduler, caseworker to surrogate speaker, and the all-important position of Agricultural Liaison. It is in this capacity that he has done his best work.

Mr. Speaker, as I've told this body several times, the district that I represent is one of the largest agricultural districts in the nation. I myself am a farmer and thus know how important it is to stay in touch with and communicate to the agricultural community. It's not a job that everyone can do—but Dirk did. Because he is from farm country he understands the pressures facing the American farmer, he knows the frustration of paperwork and regulations, he knows the joy of bringing in a good crop. On several occasions Dirk has represented me to the farmers of the 1st District and done an outstanding job. Our agricultural community owes him a debt of gratitude.

In this business, staff members come and go, often stopping by to serve their communities before moving down the road to different careers. Dirk has come to that point and has made the decision to return to his family farm to continue the work of generations. He will be missed but his contribution will always be appreciated. Dirk I wish you Godspeed and good luck.

TRIBUTE TO UNIVERSITY
SYNAGOGUE**HON. BRAD SHERMAN**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 12, 1998

Mr. SHERMAN. Mr. Speaker, I rise today to commemorate the 55th Anniversary of the University Synagogue. I would also like to take this opportunity to acknowledge Rabbi Allen Freehling, President Buddy Jolton and the other members of their dynamic staff.

The Talmud states that "He who does charity and justice is as if he had filled the whole world with kindness." In the spirit of such words, innovative volunteers actively participate in delivering tremendous support, selflessly dedicating their time and energy to enriching our community. In fact, as the synagogue celebrates its 55th Anniversary, we also celebrate the holiday of Purim. This holiday celebrates two import traditions of mishlo'ah manot, or sending portions of foods to friends, and matanot l'evyonim, or giving charity to the needy.

For many years, the University Synagogue has sponsored a carnival to mark this joyous occasion, fulfilling the Talmudic call to service.

Mr. Speaker, distinguished colleagues, please join me in honoring the University Synagogue for its outstanding accomplishments on this joyous occasion, with best wishes that the University Synagogue continue in the core purposes of serving and perpetuating the Jewish community, its values and traditions.

HONORING BONNIE LOWREY FOR
HER MANY YEARS OF SERVICE**HON. FRANK MASCARA**

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 12, 1998

Mr. MASCARA. Mr. Speaker, I rise today to recognize a very dedicated loyal federal employee who will retire from public service on March 31, 1998. Bonnie Lowrey has served as my Legislative Director and Press Secretary for the past three years and made my transition from a "normal life" to the halls of Congress relatively painless.

Prior to working in my Congressional office, Bonnie served in Speaker Foley's office for seventeen years. Her knowledge of parliamentary procedures, legislative issues and how to just get things accomplished make her an irreplaceable asset. It is not surprising that Bonnie intends to spend much of her retirement time doing volunteer community work. After all, she treated my constituents like they were part of her family.

Bonnie's husband George and son John also consider her an irreplaceable asset and eagerly anticipate her retirement. My wife Doe and I extend Bonnie a hearty congratulation. We wish her good health and encourage her to maintain her wonderful spirit and zest for life. She has my heartfelt appreciation for all she has done for me.

BILLIONS OF DOLLARS: THE COST
OF KYL-ARCHER TO MEDICARE
BENEFICIARIES**HON. FORTNEY PETE STARK**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 12, 1998

Mr. STARK. Mr. Speaker, the Kyl-Archer Private Contracting legislation will cost the nation's seniors and disabled billions of dollars.

Kyl-Archer will let any doctor charge any Medicare patient any amount the doctor wants at any time. Medicare will pay no part of the bill—zero, zip, zilch.

How much will this cost Medicare beneficiaries?

It is hard to provide an exact estimate, but it will clearly be in the billions.

Some doctors do not accept Medicare's fee schedule and "balance bill" by increasing their charges to beneficiaries by 15% above 95% of the Medicare fee schedule. In 1995 the bills these doctors submitted amounted to \$1.236 billion. I think it is safe to assume that this is the minimum number of doctors (and level of billings) who will use Kyl-Archer.

But balance billing is a virus. Once some doctors start charging more, you can bet it will spread. Over the past 12 years, one of Medicare's greatest success stories has been to encourage doctors to accept the Medicare fee-

schedule and to discourage balance billing. Before we started encouraging doctors to accept "assignment" 34.5% of bills were submitted by nonparticipating doctors who charged extra. If Kyl-Archer passes, I believe it will be a major signal to doctors to return to the days of unassigned, balance-billed claims. If we were to return to the pattern of billings that existed before 1985, the cost to Medicare beneficiaries would be about \$15.23 billion. I doubt that we will see a return to that level of extra charges: with 73% of seniors living on less than \$25,000 a year, and with 4% actually trying to live on less than \$5,000 a year, it would be nearly impossible for doctors to shift that much cost onto the backs of seniors and the disabled. But I predict there will be some increase in private contracting above the current level of doctors who balance bill. If one assumed that we returned just one-third of the way toward the pattern of practice in 1985, to then the cost Medicare beneficiaries would be about \$5 billion per year.

Kyl-Archer gives doctors the freedom to charge more. For the rest of the nation, it will be one of the biggest consumer rip-offs in history. Don't worry about your cable tv rates, people, worry about being held hostage in your hour of sickness.

The following staff memo provides background on the estimates of the \$1,000,000,000 plus cost of Kyl-Archer. I've also included a chart prepared from data provided by the Health Care Financing Administration estimating some of the impact of the Kyl-Archer amendment.

For the calendar year 1996 participation period, the physician participation rate (including limited licensed practitioners) had risen to 77.5 percent, accounting for 94.3 percent of allowed charges for physician services during that period. The physician participation rate rose to 80.2 percent in 1997. In contrast, 30.4 percent of physicians participated in FY 85, and they accounted for 36.0 percent of allowed charges.

BILLINGS BY NONPARTICIPATING PHYSICIANS

As the physician participation rate has increased over the years, total allowed charges billed by nonparticipating physicians have declined. For example, total allowed charges billed by nonparticipating physicians in FY 85 totaled 64.0 percent, as compared to 5.7 percent in 1996.

UNASSIGNED CLAIMS BY NONPARTICIPATING PHYSICIANS

In addition, the number of unassigned claims submitted by nonparticipating physicians has declined. Total covered charges represented by unassigned claims declined from 34.5 to 2.0 percent over the 1984–96 period.

PARTICIPATING PHYSICIANS' CLAIMS IN 1995

For the calendar year 1995 participation period, the physician participation rate (including limited licensed practitioners) was 72.3 percent, accounting for 92.6 percent of all covered charges for physician services during that period. 2.8 percent of allowed charges were unassigned claims submitted by nonparticipating physicians. In 1995, 76.7 percent of allowed charges under the fee schedule were for physicians' services, and another 3.2 percent were for the services of limited license practitioners. During that time period, the allowed amounts for claims by physicians totaled \$42.369 billion, and for limited license

practitioners the total allowed amounts were \$1.784 billion. Allowed amounts for claims by both physicians and limited license practitioners totaled \$44.153 billion. The 92.6 percent of covered charges for physician services submitted by participating physicians (and limited license practitioners) during 1995 totaled \$40.886 billion.

UNASSIGNED CLAIMS BY NONPARTICIPATING PHYSICIANS

For the calendar year 1995 participation period, 2.8 percent of allowed charges represented unassigned claims, totaling \$1.236 billion. This represents total Medicare billings by physicians who do not accept assignment, and could be assumed to be costs that would be directly shifted to seniors if private contracting is allowed. If one were to assume that physicians would revert to their practices and behavior in 1985 with respect to billings for unassigned claims, it is estimated that charges totaling \$15.233 billion would be shifted to seniors. (2.8% : \$1.236 billion=34.5% : \$15.233 billion).

	1997	1996	1995	1985
Percent of physicians ¹ participating.	80.2	77.5	72.3	30.4
Percent of physicians ¹ not participating.	19.8	22.5	27.7	69.6

	1997	1996	1995	1985
Allowed amounts for claims by physicians ¹ .			\$44.153 ²	
Percent of allowed charges for physician services billed by participating physicians ¹ .	n/a	94.3	92.6	36.0
Percent of unassigned claims by nonparticipating physicians ¹ .	n/a	2.0	2.8	34.5
Total amount billed by nonparticipating physicians ¹ on a non-assignment basis.			\$1.236 ³	
Estimated annual charges that would be shifted to seniors.			\$15.233 ⁴	

¹ Including limited licensed practitioners.

² In 1995 a total of \$55.217 billion in claims were allowed for all providers. This total included \$42.369 billion for physicians and \$1.784 for limited license practitioners, or \$44.153 billion.

³ This figure represents the 2.8 percent of allowed charges by physicians and limited license practitioners that represented unassigned claims in 1995, multiplied by the \$44.153 billion in allowed amounts for claims by both physicians and limited license practitioners.

⁴ Assumes that physicians would revert to practices and behavior in 1985 with respect to billings for unassigned claims—that the total amount of unassigned claims from nonparticipating physicians would increase from 2.8 percent to 34.5 percent. That factor (2.8 percent : 34.5 percent) is multiplied by the dollar value of allowed unassigned claims by nonparticipating physicians and limited license practitioners in 1995.

IMPACT OF KYL/ARCHER IN DOLLARS AND CENTS

PREPARED FROM DATA PROVIDED BY THE HEALTH CARE FINANCING ADMINISTRATION

The Kyl/Archer bill allows doctors to require private contracts for Medicare-covered

benefits, service by service and patient by patient, effectively removing Medicare's cost protections. Doctors would be able to charge more, while seniors would be left with outrageous bills to pay totally out of pocket.

Here's what the Kyl/Archer bill means in dollars and cents.

Today, under Medicare's rules, doctors can charge between \$2,514 and \$2,747 for heart bypass surgery. The beneficiary pays between \$503 and \$736, and Medicare picks up the rest. For many seniors, that's already a lot of money.

Under the Kyl/Archer so called "freedom of choice," a doctor can charge more than \$2,747 for a by-pass, *but it's the Medicare patient who picks up the full tab.*

Can seniors afford this? Almost 75% of Medicare beneficiaries have incomes less than \$25,000, so extra bills can be a disaster. By contrast, the average MEDIAN NET income is \$160,740.

Today, doctors can charge \$711 for prostate surgery, \$903 for cataract removal, \$77 for an office visit, \$32 for an electrocardiogram; and \$30 for a chest x-ray. All these services are covered by Medicare.

Under Kyl/Archer there are no limits to what doctors can charge, and seniors will pay every penny even after paying into Medicare through their lives.

Procedure and Total Charge	Under Medicare		If Doctor Requires Private Contract Patient Pays
	Medicare fee schedule	Maximum Doctor can charge	
Cataract Removal, Total Charge	\$827	\$903	
Medicare Pays	\$662	\$662	Medicare Pays Nothing
Beneficiary Pays	\$165	\$241	Patients Pays Total Charge—At Least \$903
By-Pass Surgery, Total Charge	\$2,514	\$2,747	
Medicare Pays	\$2,011	\$2,011	Medicare Pays Nothing
Beneficiary Pays	\$503	\$736	Patients Pays Total Charge—At Least \$2,747
Prostate Surgery, Total Charge	\$625	\$711	
Medicare Pays	\$522	\$522	Medicare Pays Nothing
Beneficiary Pays	\$130	\$189	Patients Pays Total Charge—At Least \$711
Office Visit, New Patient, Total Charge	\$70	\$77	
Medicare Pays	\$46	\$46	Medicare Pays Nothing
Beneficiary Pays	\$14	\$21	Patients Pays Total Charge—At Least \$77
Office Visit, Established Patient, Total Charge	\$40	\$43	
Medicare Pays	\$32	\$32	Medicare Pays Nothing
Beneficiary Pays	\$8	\$11	Patients Pays Total Charge—At Least \$43
Electrocardiogram, (EKG), Total Charge	\$29	\$32	
Medicare Pays	\$23	\$23	Medicare Pays Nothing
Beneficiary Pays	\$6	\$9	Patients Pays Total Charge—At Least \$32
Chest X-Ray, Total Charge	\$28	\$30	
Medicare Pays	\$22	\$22	Medicare Pays Nothing
Beneficiary Pays	\$6	\$8	Patients Pays Total Charge—At Least \$30

ST. MARTIN OF TOURS PARISH 75TH ANNIVERSARY

HON. ROBERT A. BORSKI

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 12, 1998

Mr. BORSKI. Mr. Speaker, I rise today to commemorate the 75th anniversary of the St. Martin of Tours Parish. The Parish has proven itself a great asset to the Catholic community, as well as to the surrounding Philadelphia area. St. Martin's prides itself in their dedication to their Roman Catholic heritage as suggested in their Diamond Jubilee motto: "Many People—One Family—Serving Christ."

St. Martin's first Mass was celebrated on June 17, 1923, in a two-story house with a mere 80 people in attendance. While the original two-story house still stands in Oxford Circle, the Parish has since grown in size to encompass two-and-one-half miles of Northeast Philadelphia. There are now two churches (upper and lower), two schools, a convent and a rectory that all stand on 4.3 acres. The lower church cost \$600,000 to build and was

first put to use in 1948 where the first Mass was celebrated. The upper church, which was completed in 1954, took six years to complete at a cost of \$2 million. Its interior volume of some 500,000 cubic feet of space has a clear height of 50 feet from the floor to the ceiling. Nearly 400 tons of marble, having 21 varieties, were used in constructing the interior finish of the upper church. It was, at that time, the second largest shipment of marble received in the Port of Philadelphia.

The St. Martin of Tours School also started out as a small one-story building. The first school session began in September of 1925. Forty-three girls and twenty-eight boys were taught by three Sister Servants of the Immaculate Heart of Mary. A second school was needed shortly thereafter, and was completed in 1958. Today, the school consists of two three-story buildings, holding 1,500 students. The largest student enrollment occurred in 1963 with a total of 2,465 students.

The Parish membership has also risen to 5,573 families, or 16,663 parishioners, the largest enrollment in the City of Philadelphia. St. Martin's reached the height of its membership in 1963 when it had an estimated 10,000

attendees at 10 Sunday Masses. Today, six priests celebrate seven masses on Sunday. The parish has had only six pastoral leaders in its 75 years of existence, including Rev. Patrick Houston, Rev. John McHugh, Msgr. Walter Bowe, Msgr. Michael Marley, Rev. Leonard Furmanski and Rev. Thomas Murray, the current pastor. All of St. Martin's teachers, employees, volunteers, parishioners, and students make great efforts through prayers, talents, and dedication to strive to meet the challenges and the ever-changing needs of our diverse society. St. Martin's is a central presence to the Philadelphia area as it remains committed to living the daily example of "Many People—One Family—Serving Christ."

Mr. Speaker, I ask my colleagues to join me in applauding those associated with the St. Martin of Tours Parish. I pay tribute to this wonderful 75th anniversary celebration of Roman Catholic heritage, which has brought much pride to the Philadelphia community. I wish St. Martin's Parish great success in the coming years.