

MEDICALLY UNDERSERVED
ACCESS TO CARE ACT

HON DONNA MC CHRISTENSEN

OF THE VIRGIN ISLANDS

IN THE HOUSE OF REPRESENTATIVES

Thursday May 20 1999

Mrs CHRISTENSEN Mr Speaker yesterday I along with 38 of my colleagues on the Congressional Black Caucus introduced H.R. 1860 the Medically Underserved Access to Care Act which seeks to address the needs of minorities in the managed care system. As a physician I have seen the problems that minorities—both patients and healthcare providers—can face within the managed care system. This bill seeks to ameliorate some of these difficulties by proposing some concrete solutions to overcome these problems.

A key provision of H.R. 1860 would require managed care organizations to contract with providers in medically underserved communities who are ethnically representative of the population of those communities. This will help to ensure that these providers have the cultural sensitivity needed to interact with their patients in an understanding manner that will directly cater to their specific medical needs and concerns as minorities.

To make this lofty goal a reality H.R. 1860 establishes a program of outreach grants to underserved communities that will help patients locate culturally sensitive providers within their managed care plan. The bill also creates a similar outreach grant program for doctors that will be operated through a national private non-profit organization in conjunction with the Department of Health and Human Services. The specific goal of this program will be to assist minority physicians and other health care providers to convert their practices and internal administrative procedures to best access the managed care system for both private insurance plans and Medicaid insurance plans.

Ultimately this bill seeks to redress the many grievances that minority physicians and patients have expressed regarding the managed care system. Addressing the problems that minorities face within the managed care system will take us one step closer to realizing the goal of Members of Congress on both sides of the aisle to ensure that all Americans have access to quality care delivered in an appropriate manner.

I want to express my thanks to the National Medical Association and its President Dr Gary Denis for their invaluable help in developing the language of this bill and assisting in getting it ready for introduction. I also want to thank my colleagues on the CBC for their support in joining me as cosponsors of this important bill.

H.R. 1858 THE CONSUMER AND INVESTOR ACCESS TO INFORMATION ACT OF 1999

HON TOM BLILEY

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

Thursday May 20 1999

Mr BLILEY Mr Speaker we hear the phrase quite often that we live in the Information Age. This is true because of advances in

technology in recent years. Digital technology—and more specifically the Internet—has brought a world of libraries and magazines and newspapers and on-line stock trading to consumers' living rooms.

And while technology played a critical role in paving the way for the Information Age, it is clear that access to the information itself is just as important. Consumers use the Internet to price shop, to compare mortgage rates, to buy stocks, and for a variety of other commercial activities. The underlying ingredient to all of these activities is information. Without it, electronic commerce would still be a twinkle in Bill Gates' eye.

It is therefore critical that Congress take great care when it enacts laws that relate to consumers' access to information. Along with my colleagues on the Committee on Commerce, Messrs Dingell, Tauzin, Markey, Oxley, and Towns, I am introducing legislation that ensures that consumers and investors will continue to have full access to information when they surf the Web.

H.R. 1858, the Consumer and Investor Access to Information Act of 1999, provides new protection to publishers of electronic data bases, while ensuring that public access to information will not be limited by publishers' asserting a proprietary right over facts and information, which historically have been part of the public domain. The bill's anti-theft protections will also protect institutions like the stock exchanges from hackers and pirates seeking to undermine the integrity of the data they disseminate to the public.

Mr Speaker, we live in the Information Age. We must keep information—like stock quotes—readily available to consumers on the information superhighway. Millions of Americans depend on information they obtain over the Internet to help them make important investment decisions. This bill will ensure that consumers and investors continue to have access to this information.

Mr Speaker, Americans should not have to pay tolls for public information obtained on the information superhighway. Facts and information should remain toll-free on the information superhighway. Facts and information like stock quotes have been, and under H.R. 1858 will continue to remain, readily available to the public.

Mr Speaker, in addition to my statement, I am submitting for the RECORD a background piece on, as well as a section-by-section analysis of H.R. 1858. I urge my colleagues to join me, along with the rest of the bipartisan leadership of the Committee on Commerce, in supporting this legislation.

H.R. 1858 THE CONSUMER AND INVESTOR ACCESS TO INFORMATION ACT OF 1999

THE IMPORTANCE OF INFORMATION TO ELECTRONIC COMMERCE

Economists have long recognized that one of the great obstacles to the efficient operation of markets is imperfect information. A consumer might pay too much for an item because he or she was unaware of the lower price being charged for the item at another store, and the transaction cost of visiting all the stores to determine which charged the least exceeded the savings of buying at the least expensive store. This problem has become more significant as markets have become more complex. The need for information on which to base economic decisions is greater now than ever before.

One of the great virtues of electronic commerce is that it has the potential to provide

its participants with much more information at much lower cost than is available in more traditional forms of commerce. This additional information will allow for the much more efficient operation of markets for capital labor, and goods. If a small businessman is seeking a loan, the Internet will allow him to learn the terms offered by banks all over the country. If a computer programmer is looking for a job, the Internet will allow him to learn about opportunities in distant cities. And if a homeowner needs to buy a new refrigerator, the Internet will provide him with the prices in stores throughout the region. This information will obviously benefit both the purchaser and the seller of goods and services. We have seen some of these benefits in the last five years, and they will only accelerate in the years to come.

One of the most explosive areas of growth that consumers have benefited from through the Internet is in the area of securities investing. According to a recent study, the number of households with people trading on the Internet has nearly tripled to 6.3 million in the last 16 months. And the same study reported that 20 million households use the Internet for investment news, quotes, and ideas. This access to information about the stock market has empowered investors and given them greater control over their finances. Studies have reported that investors feel increasingly secure about their investment decisions as they use the Internet to monitor their portfolios, follow news about their holdings, and obtain other information about their investments.

Indeed, the Internet will make it so much easier for people to access information that they will be confronted with a new problem—too much information. Accordingly, people will need tools for locating and organizing the information into useful forms. Otherwise, the information will be overwhelming. Such tools already exist in the form of databases, search engines, and web crawlers, and these tools are becoming more sophisticated to keep up with the information that is flooding the Internet.

The basic information policy of this country—a policy that has existed since the writing of the Constitution—has served many communities, including the Internet and electronic commerce, extremely well. Our longstanding policy says that facts cannot be owned. Instead, they are in the public domain. Accordingly, a database publisher can visit the site of every bank in a state, extract data concerning each bank's loan programs, and construct a larger database with loan information for all the banks. Another database publisher can then extract some of that information and combine it with other information—for example, loan programs from out-of-state banks, or customer service ratings of the banks—to create a new, more useful database which promotes commerce.

This information policy facilitates electronic commerce at an even more fundamental level. The culture of science involves combining new data with existing databases to create more powerful research tools, allowing scientists to reuse facts rather than requiring them to reinvent the wheel, ensures that research moves forward. Research and development is the foundation of all commercial activity.

THE NEED FOR LIMITED LEGISLATION

Although the existing information policy generally functions well in the context of the Internet and electronic commerce, there is one potential problem. Digital technology, which makes the Internet and electronic commerce possible, also increases the likelihood of unfair competition in the database