

# House Democrats clear the way for health care vote

by RICARDO ALONSO-ZALDIVAR  
AP Writer

WASHINGTON—In a coup for House Democrats, AARP will endorse sweeping health care overhaul legislation headed for a history-making floor vote, officials said.

An endorsement from the seniors' lobby was critical when then-President George W. Bush pushed the Medicare prescription drug benefit through a closely divided Congress in 2003. House Democratic leaders are hoping it will work the same political magic for them as they strive to deliver on President Barack Obama's signature issue.

An announcement from the 40-million member group is expected Thursday, said officials with knowledge of the group's decision. They spoke on condition of anonymity because the endorsement is not official yet.

Backing the 10-year, \$1.2 trillion House bill is a tricky move for AARP. Many retirees are concerned about cuts in Medicare payments to medical providers, which will be used to finance an expansion of health insurance coverage to millions of working families who now lack it.

Floor votes on the House bill could come as early as this weekend. Asked Wednesday if Democratic leaders had the 218 needed for passage, House Majority Leader Steny Hoyer, D-Md., responded: "We're counting. We're counting."

House leaders moved on Wednesday to shore up support for the measure among the Democratic rank-and-file, even as they sharpened their fight with the health insurance industry.

Last minute changes to the legislation, released late Tuesday night, started a 72-hour legislative clock and cleared the way for votes as early as Saturday.

"Americans are ready for comprehensive health insurance reform and the House will soon act," Speaker Nancy Pelosi, D-Calif., said in a statement that accompanied dozens of last-minute changes to the bill.

In a move aimed directly at health insurance companies, the revised House bill would launch a federal-state crackdown on what it terms "unjustified premium increases." Insurers have sought above all to block creation of a government insurance plan, which happens to be the top legislative goal

for liberals.

Under the bill, insurance companies would have to publicly disclose the justification for premium increases before they go into effect. The federal Health and Human Services department would monitor patterns of premium increases, and could take action if the price hikes are out of line. The bill would also provide \$1 billion to state insurance commissioners, allowing them to ramp up their own monitoring and enforcement.

Democrats also strengthened a provision that would strip the industry of its decades-old exemption from federal antitrust laws.

Supporters said the tougher approach is needed to keep insurance companies from artificially boosting premiums in advance of the major reforms taking effect in 2013.

Other late changes to the bill, such as enhanced status for the government's office of minority health, were intended as sweeteners for supportive lawmakers, including members of the Congressional Black Caucus.

With no Republican backing for the measure, Democrats will need overwhelming support from their own. A festering intra-party disagreement over how to prevent federal funds from being used to pay for abortion remained unresolved.

The House bill is estimated to expand coverage to about 96 percent of eligible Americans. Beginning in 2013, it would provide government subsidies to extend coverage to tens of millions who now lack it, and ban insurance company practices such as denying coverage to people with pre-existing medical problems.

For the three years before the federal aid starts flowing, the bill would set up a temporary "high-risk pool" through which people who have been denied coverage because of poor health could obtain a government-subsidized policy.

The bill would set up health insurance "exchanges" through which self-employed people and small businesses could buy coverage, either from a private insurer or a new government plan that would compete. All the plans sold through the exchange would have to follow basic consumer protection rules, making it easier to shop and compare among them. The majority of Americans covered under big employer plans would not see dramatic changes. ■

# Fed again pledges to hold rates at record-lows

by JEANNINE AVERSA  
AP Economics Writer

WASHINGTON—The Federal Reserve pledged Wednesday to keep a key interest rate at a record low for an "extended period," in a sign that the economy is growing but remains deeply dependent on government help.

The Fed said economic activity has "continued to pick up" and that the housing market also has grown stronger, a key ingredient to a sustained recovery.

But Fed Chairman Ben Bernanke and his colleagues warned that rising joblessness and hard-to-get-credit for many people and companies could restrain the rebound in the months ahead.

"Economic activity is likely to remain weak for a time," they said.

Against that backdrop, the Fed kept the target range for its bank lending rate at zero to 0.25 percent.

And it made no major changes to a program to help drive down mortgage rates.

Commercial banks' prime lending rate, used to peg rates on home equity loans, certain credit cards and other consumer loans, will stay at about 3.25 percent, the lowest in decades.

Still, some credit card rates have risen over the last several months. Part of that reflects rate bump-ups by lenders in response to escalating defaults on credit card loans. Lenders also pushed through increases before a new law clamping down on sudden rate hikes for credit card customers takes effect early next year.

The average rate nationwide on a variable-rate credit card is 11.5 percent, according to Bankrate.com. Lenders charge more and credit card customers pay rates higher than the prime because the debt they run up is more risky.

In normal times, the Fed controls only short-term rates. But after the financial crisis erupted the Fed began buying longer-term Treasuries, keeping those rates lower than they'd otherwise be.

This is good news for borrowers with auto loans, some student loans, 15- and 30-year fixed-rate mortgages and some adjustable-rate mortgages. But it hurts savers and people dependent on fixed incomes who would normally be enjoying higher yields.

The Fed stuck with its pledge to keep rates at "exceptionally low" levels for "an extended period." Most analysts don't think the Fed would begin to boost rates until the spring or the summer.

Fed policymakers "believe they need to keep rates low to insure that the recovery doesn't falter," said Joel Naroff of Naroff Economic Advisors. "Once the members

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# 100 Most Influential...

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power in America and who have reached status for outstanding work in their fields and are known for their leadership and achievements.

The president of FWN is Marilyn Mondejar, while Elena Mangahas is the Chair of the FWN Board. Lieutenant Colonel Shirley Saoit Raguindin of the Arizona National Guard is the Chair of the FWN 100 Nationwide Search and Selection Committee.

FWN invites nominees in six categories – founders and pioneers, innovators and thought leaders, policymakers and visionaries, behind the scenes leaders, emerging leaders and builders and the "Nicole" category.

Founders and Pioneers honor Filipina women in their capacities as the chief executive, president, executive director or founder of a company, community organization, non-profit, or business venture that they helped start, build or significantly grow.

Innovators and Thought Leaders recognize women who have broken new ground through vibrant, energetic presentations of critical ideas, transforming the way people think, in the fields of arts and letters, performing arts or through pop culture, or have improved the lives of others by helping develop a product or service in the fields of science, technology, biotechnology or medicine.

Policymakers and Visionaries recognize Filipina women leaders who have made or are making a difference in government policies or laws that impact business, industry, and society and who enrich the lives and careers of others by sharing the benefits of their wealth, experience, and knowledge.

Behind-the-scenes Leaders recognize Filipina women who, though they may not have the big title or corner office, are a driving force behind the success of their employer or community organization and who have gone beyond the call to devote time, energy, and resources to support their community.

Emerging Leaders and Builders are making their mark in a large workplace environment, displaying

high energy and skill in a leadership role at a non-profit institution, government agency, or organization in any field.

The Nicole Category honors Filipina women whose words, actions, and activism, inspire others to act and revolutionize our society's way of understanding traditional beliefs and customs. A Filipina rape victim, simply known as "Nicole," inspired this category. She sparked an international dialogue about women's rights, national sovereignty, and international law as she steadfastly pursued justice against her rapists.

Perhaps the most inspiring awardee this year is Jessica Cox, recipient of the Nicole Category award. Jessica is an extraordinary individual, being born without arms, yet she has achieved far more than what people born with two arms have done in their lifetime.

Jessica flies airplanes, drives cars and lives a normal life, using her feet as hands. She holds the title of the first person without arms in the American Tae Kwon-Do Association to get a black belt and the first woman pilot in aviation history to fly with her feet. Jessica has been featured in the popular afternoon program *Ellen*, hosted by Ellen Degeneres, *Inside Edition*, and TV networks like CNN and Fox News. Videos showing her flying a plane, demonstrating martial arts stunts and replays of her television and public speaking appearances are proliferating in YouTube and the Internet. Many of the videos and inspiring emails are posted by Filipinos who are proud of her extraordinary accomplishments.

Now an in demand motivational speaker before various groups such as students, teachers, and corporate audiences, Jessica is changing lives as she digs deep into her experiences living armless in a two-handed world. She believes that by combining creativity, persistence, and fearlessness, nothing is impossible. She shows how these three qualities helped her disarm the impossible.

Asian Journal President and Co-Publisher, Cora Oriel, is one of the winners under the Founders and Pioneers category. (For the complete list of winners, refer to sidebar above.) (AJPpress)

# Cotto's key to winning...

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The last person who came close to defeating Pacquiao, Juan Manuel Marquez, executed this strategy to near perfection in their last match in March 2008. Marquez lost but he set the blueprint on how to beat the Filipino champion.

Cotto's trainer, Joe Santiago, said they've been watching tapes of the Pacquiao vs. Marquez match and others.

"We've been watching all of the videos of Pacquiao's opponents," said Santiago through an interpreter. "We're not really worried. We feel confident in our game plan heading into this fight."

Santiago did not divulge their exact game plan against Pacquiao. He only said, that they're "approaching this fight openly and have a lot of different strategies" and that "they are going to adapt as the fight goes on."

But by the way Santiago and Cotto were catching mitts, it appears that Cotto will not try to muscle or brawl with Pacquiao as many boxing experts predict. It seems that he would rather counterpunch and look for openings.

"He beat Ricky Hatton, he beat Oscar De La Hoya but [now] he's going to face Miguel Cotto," said Cotto. "There is

nothing to compare with the last two fighters because I'm not Oscar De La Hoya or Hatton."

## 9th Round KO

Cotto seemed miffed when a reporter asked him about Freddie Roach's prediction that the Puerto Rican would go down in the 9th round.

"That's the problem here," said Cotto. "Freddie Roach is not the guy that's going to climb inside the ring. He can say everything, whatever he wants, but if he's prepared Manny for just nine rounds, he has three more rounds after."

"I'm preparing the right way for this fight," he added. "And I'm pretty sure I'm going to beat Manny." (Joseph Pimentel/AJPpress)



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