

property. In September, 1992, 14 potentially responsible parties ("the Carter Group") signed a consent decree under which they agreed to implement the remedy EPA selected.

On February 28, 1995, EPA amended the Record of Decision to change the remedy from the low-temperature thermal desorption of PCBs to off-site disposal. The major components of the amended remedy included: (1) Excavation of soil on the Carter Site and from designated properties in the neighborhood near the Site containing one part per million (ppm) or more PCBs. (2) Demolition of contaminated buildings on the Site. (3) Disposal of contaminated soil and debris at an approved permitted, off-site landfill. (4) Stabilization of material containing high concentrations of lead prior to disposal. (5) Air monitoring and dust suppression during remedial activities. (6) Removal of underground storage tanks and their contents from the Site in accordance with Michigan regulations. (7) Restoration of areas where demolition or excavation took place. (8) Maintenance of all existing site safety measures, including fence, security guards, operation and maintenance of surface water runoff collection and treatment system during remedial activities.

The Carter Group began implementation of the amended remedy on August 1, 1995, and completed work on June 21, 1996. Contaminated material from the Carter Site was shipped to the Model City Landfill in Model City, New York—an EPA-approved landfill with a permit to handle PCBs. In addition to completing the work required under the amended Record of Decision, the Carter Group also cleaned out sewer lines where PCB contamination from the Carter Site may have collected. This action ensured that sewer-line sludge containing PCBs would not be washed into the Detroit River, with resulting harm to human health or the environment.

EPA, with the concurrence of the State of Michigan, has determined that all appropriate responses under CERCLA at the Carter Industries Superfund Site have been completed, and no further CERCLA response is appropriate in order to provide protection of human health and the environment. Therefore, EPA proposes to delete the site from the NPL.

Dated: December 18, 1996.

David A. Ullrich,

Acting Regional Administrator, U.S. EPA, Region 5.

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DEPARTMENT OF HEALTH AND HUMAN SERVICES

Health Care Financing Administration

42 CFR Chapter IV

DEPARTMENT OF LABOR

Pension and Welfare Benefits Administration

29 CFR Chapter XXV

DEPARTMENT OF THE TREASURY

Internal Revenue Service

26 CFR Chapter I

Health Insurance Portability

AGENCY: Department of Health and Human Services, Health Care Financing Administration; Department of Labor, Pension and Welfare Benefits Administration; and Department of the Treasury, Office of Tax Policy and Internal Revenue Service (the Agencies).

ACTION: Solicitation of comments.

SUMMARY: The Agencies have received comments from the public on a number of issues arising under the portability, access, and renewability provisions of the Health Insurance Portability and Accountability Act of 1996. Further comments from the public are welcome.

DATES: The Agencies have requested that comments be submitted on or before February 3, 1997.

ADDRESSES: For convenience, written comments should be submitted with a signed original and 3 copies to the Health Care Financing Administration (HCFA) at the address specified below. HCFA will provide copies to each of the Agencies for their consideration. All comments will be available for public inspection and copying in their entirety.

Health Care Financing Administration,
Department of Health and Human
Services, Attention: BPD-886-N, P.O.
Box 26688, Baltimore, Maryland
21207

If you prefer, you may deliver your written comments (1 original and 3 copies) to one of the following addresses:

Room 309-G, Hubert Humphrey
Building, 200 Independence Avenue,
SW., Washington, D.C. 20201, or
Room C5-09-26, 7500 Security
Boulevard, Baltimore, Maryland
21244-1850

Alternatively, comments may be submitted electronically via the HCFA e-mail address at: iritf@fhcf.gov. Because of staffing and resource

limitations, we cannot accept comments by facsimile (FAX) transmission. In commenting, please refer to file code BPD-886-N. Comments received timely will be available for public inspection as they are received, generally beginning approximately 3 weeks after publication of a document, in Room 309-G of the Department of Health and Human Services offices at 200 Independence Avenue, SW., Washington, DC, on Monday through Friday of each week from 8:30 a.m. to 5 p.m. (phone (202) 690-7890).

FOR FURTHER INFORMATION CONTACT:

Suzanne Long, Health Care Financing Administration, at 410-786-0970 (not a toll-free number); Diane Pedulla, Department of Labor, Office of the Solicitor, Plan Benefits Security Division, at 202-219-4597 (not a toll-free number); or Russ Weinheimer, Internal Revenue Service, at 202-622-4695 (not a toll-free number).

SUPPLEMENTARY INFORMATION:

Background

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) was enacted on August 21, 1996 (Public Law 104-191). HIPAA amended the Public Health Service Act (PHSA), the Employee Retirement Income Security Act of 1974 (ERISA), and the Internal Revenue Code of 1986 (Code) to provide for, among other things, improved portability and continuity of health insurance coverage in the group and the individual insurance markets, including group health plan coverage provided in connection with employment. Health coverage is regulated in part by the Federal government, under the PHSA, ERISA, the Code, and other Federal provisions, and in part by the States.

The portability, access, and renewability provisions of HIPAA are set forth in Title XXVII of the PHSA, Part 7 of Subtitle B of Title I of ERISA, and Subtitle K of the Code (referred to below as the HIPAA portability provisions). The HIPAA portability provisions are designed to improve the availability and portability of health insurance coverage by limiting exclusions for preexisting conditions and providing credit for prior coverage, guaranteeing availability of health coverage for small employers, prohibiting discrimination against employees and dependents based on health status, and guaranteeing renewability of health coverage for employers and individuals. The HIPAA

portability provisions also include rules for the group and individual insurance markets that guarantee access to individual coverage for people who lose their group coverage. These provisions also set forth requirements imposed on health insurance issuers.

Sections 101(g)(4), 102(c)(4), and 401(c)(4) of HIPAA provide that the Secretaries of Health and Human Services, Labor, and Treasury shall each issue, not later than April 1, 1997, such regulations as may be necessary to carry out these provisions. The Agencies have been working actively to develop these regulations.

Comments

Comments have been received from the public on a number of issues arising under the HIPAA portability provisions. The purpose of this announcement is to advise the public that further comments on all issues under the HIPAA portability provisions are welcome in order that comments may be taken into account, to the extent practicable, before April 1, 1997.

In particular, in response to questions already received, the Agencies are considering whether to include in the regulations a model certification that generally could be used to certify an individual's period of creditable coverage. Under sections 2701(e)(1) and 2743 of the PHSA, section 701(e)(1) of ERISA, and section 9801(e)(1) of the Code, a certification of creditable coverage is required to be provided on certain occasions, such as when an individual loses coverage. The model certification might include information identifying the parties involved, whether the individual has at least 18 months of coverage under the plan without a 63-day break, and, if not, the start and end dates of coverage periods (and any related waiting period), but not information about the particular benefits provided under the plan. (Under this approach, information about the particular benefits provided under a plan would have to be furnished only in the event that another plan or issuer, after receiving the model certification, requests additional information under section 2701(e)(2) of the PHSA, section 701(e)(2) of ERISA, and section 9801(e)(2) of the Code.) Comments are invited on whether a model certification of an individual's period of creditable coverage would be helpful.

Signed at Washington, DC this 24th day of December 1996.

Bruce Vladeck,

Administrator, Health Care Financing Administration, Department of Health and Human Services.

Robert J. Doyle,

Director, Office of Regulations and Interpretations, Pension and Welfare Benefits Administration, Department of Labor.

J. Mark Iwry,

Associate Chief Counsel, Office of Tax Policy, Department of the Treasury.

Sarah Hall Ingram,

Associate Chief Counsel, (Employee Benefits and Exempt Organizations), Internal Revenue Service, Department of the Treasury.

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FEDERAL COMMUNICATIONS COMMISSION

47 CFR Parts 5 and 90

[ET Docket No. 96-256; FCC 96-475]

Revision of the Experimental Radio Service Regulations

AGENCY: Federal Communications Commission.

ACTION: Proposed rule.

SUMMARY: By this *Notice of Proposed Rule Making* (Notice) the Commission proposes to revise the Experimental Radio Service (ERS) rules in order to promote technical innovation and new services by encouraging experiments; ensure that experimental licenses do not result in abuse of the Commission's processes; and reorganize the Part 5 regulatory structure, including eliminating unnecessary and burdensome experimental regulations. The proposed action should encourage experimentation, remove unnecessary regulatory burdens upon ERS applicants, and prohibit abuses of the ERS processes.

DATES: Comments must be filed on or before February 10, 1997, and reply comments February 28, 1997. Written comments by the public on the proposed and/or modified information collections are due February 10, 1997. Written comments must be submitted by the Office of Management and Budget (OMB) on the proposed and/or modified information collections on or before February 28, 1997.

ADDRESSES: Comments and reply comments should be sent to the Office of Secretary, Federal Communications Commission, Washington, D.C. 20554. In addition to filing comments with the Secretary, a copy of any comments on

the information collections contained herein should be submitted to Dorothy Conway, Federal Communications Commission, Room 234, 1919 M Street, N.W. Washington, D.C. 20554, or via the Internet to dconway@fcc.gov, and to Timothy Fain, OMB Desk Officer, 10236 NEOB, 725-17th Street, N.W., Washington, D.C. 20503 or via the Internet to fain-t@al.eop.gov.

FOR FURTHER INFORMATION CONTACT:

Thomas Derenge at (202) 418-2451 or Rodney Small at (202) 418-2452. Internet: tderenge@fcc.gov or rsmall@fcc.gov, Office of Engineering and Technology, Federal Communications Commission. For additional information concerning the information collections contained in this *Notice* should contact Dorothy Conway at (202) 418-0217, or via the Internet at dconway@fcc.gov.

SUPPLEMENTARY INFORMATION: This is a summary of the Commission's *Notice of Proposed Rule Making*, ET Docket 96-256, FCC 96-475, adopted December 13, 1996, and released December 20, 1996. The item proposes to: permit longer license terms; permit blanket licensing of related multiple experiments by a single entity and of fixed and mobile stations that are part of the same experiment, and permit electronic filing of experimental applications; encourage student experiments by issuing licenses to schools, as well as to individual students, and by permitting use of additional frequencies; modify the rules regarding special temporary authorizations (STAs) to encourage temporary experimental demonstrations and experiments at trade shows, while limiting STAs to single short-term, non-renewable authorizations; limit the size and scope of each market study on a case-by-case basis, and immediately terminate any such study that the Commission determines to be in excess of this size and scope; and consolidate and reorganize the experimental rules structure.

This *Notice* contains proposed or modified information collections subject to the Paperwork Reduction Act of 1995 (PRA), Public Law No. 104-13. It has been submitted to the Office of Management and Budget (OMB) for review under Section 3507(d) of the PRA. OMB, the general public, and other Federal agencies are invited to comment on the proposed or modified information collections contained in this proceeding.

The full text of this Commission decision, including the proposed rules appendix, is available for inspection and copying during normal business hours in the FCC Reference Center