CASSIDY), submitted a privileged report (Rept. No. 111–339) on the resolution (H. Res. 908) providing for consideration of the bill (H.R. 2781) to amend the Wild and Scenic Rivers Act to designate segments of the Molalla River in Oregon, as components of the National Wild and Scenic Rivers System, and for other purposes, which was referred to the House Calendar and ordered to be printed.

## REPORT ON RESOLUTION PROVIDING FOR CONSIDERATION OF H.R. 3791, FIRE GRANTS REAUTHORIZATION ACT OF 2009

Mr. ARCURI, from the Committee on Rules (during the Special Order of Mr. CASSIDY), submitted a privileged report (Rept. No. 111–340) on the resolution (H. Res. 909) providing for consideration of the bill (H.R. 3791) to amend sections 33 and 34 of the Federal Fire Prevention and Control Act of 1974, and for other purposes, which was referred to the House Calendar and ordered to be printed.

## HEALTH CARE REFORM

The SPEAKER pro tempore (Mr. MCMAHON). Under the Speaker's announced policy of January 6, 2009, the gentleman from Ohio (Mr. RYAN) is recognized for 60 minutes as the designee of the majority leader.

Mr. RYAN of Ohio. Mr. Speaker, I appreciate the opportunity to try to clear the record here a bit and talk a little bit about our health care reform proposal that passed the House of Representatives a little more than a week ago and talk about the benefits to the American people.

I would like to respond to a couple of the concerns that were made by the other side over the course of the last hour. It's very interesting to me because I was here over the last 7 years and was here during the last part of the Bush administration. I was here 2002, 2003, 2004, 2005, 2006, 2007, 2008 and watched as our friends on the Republican side cut taxes for the top 1 percent, the wealthiest 1 percent of Americans, continued to spend money with a reckless disregard for the national debt, for deficits, started two wars, borrowed the money from China to pay for the wars, borrowed money from China to compensate for tax cuts that went to the top 1 percent of the wealthiest Americans. And here we are a couple of years later, and our friends on the other side are concerned about the deficit and the debt.

It was President Bush's appointees to the SEC that gave a blind eye to what was happening on Wall Street. Wall Street collapses, and the $780 billion and $800 billion that we had to spend to stabilize the economy was under President Bush's watch. It wasn't under President Obama's watch. We've spent the last 9 months cleaning up the mess that was made over the last 8 years.

Now, this is not to assess blame. We're all in this boat together. We're all in this together. I recognize that. But you can't cause all these problems, because the Republicans controlled the House, Republicans controlled the Senate, Republicans controlled the White House, Republicans controlled the Supreme Court. They pulled every lever of government, ran up the deficit, ran up the debt, started two wars, blowing money left and right, giving tax cuts to the wealthiest, and then we wonder why we ended up where we are today. No regulation of Wall Street. The economy collapses. Tax revenues go down.

Now, I'm not saying that what we have done over the last 8 or 9 months has been to wave some magic wand and all of these problems have gone away. I represent northeast Ohio. Our unemployment rate is at 15 percent in some of our cities. But we can say very objectively that the money that was spent going to Wall Street, the stimulus package has at least stepped us away from the cliff that we were on—and we were on a cliff ready to fall off as a country—as an economy we have been able to stabilize that.

Now, I'm not happy with what the banks are doing. I don't think anybody is. I think it's important to move more money back to community banks and let's stimulate lending at the local level. That's how we're going to recharge and revive our economy. And that would be the direction that ultimately we need to go in.

But you certainly can see that we were losing jobs at 700,000 a month and now we're still losing jobs, still too many; but it's at 200,000-plus a month. So we're at least trending in the right direction.

But I've got to tell you, Mr. Speaker, I get a real kick out of these fellows on the other side who caused all of these problems and then now complain how we're trying to fix them.

And make no mistake: this discussion about health care, as our friends earlier were talking about, their assumption and presumption was that the health care system is working just fine. It's not costing us a lot of money, not really hurting many people, everyone has access, no rationing today, all of which is not true.

We have health care growing at a 9 percent clip. We have the GDP growing at a 3 percent clip. You continue to do the math, and you'll find out that in 10 years, $1 of every $5 in our economy will be spent on health care. You will find out that if you take that out another couple of decades, 30 years, $1 in every $3 will be spent on health care. That is unsustainable. Unsustainable. And to think if we do nothing, which is basically what the Republican proposal was, to just keep kind of doing what we're doing, it doesn't cover more people, doesn't take care of a lot of the human rights issues that were involved here—if we continue doing what we're doing, the average family in America will pay another $1,800 a year in health care next year and then another $1,800 the following year and another $2,000 the following year. And we will continue down a road where this continues to eat up the whole family budget.

I have a member of my staff who has an Aetna 7–D health care plan. In 2007 his copay was $237 a month. In 2008 it went up 22 percent. In 2009 it went up 9.7 percent. And in 2010 it went up 80 percent. Now, this is a Federal employee; and this is happening all throughout our economy, all throughout our country. So from 2007 to 2010, a 142 percent increase for Gene Crockett from Niles, Ohio.

Now, our friends on the other side: just keep doing what we're doing, things are okay, things are fine, we'll get to it.

This is change. And this is obviously a difficult process, but we are moving forward, and it passed the House in a historic vote here a couple of weeks ago, and we will continue moving in that direction so that the Gene Crockettts of the world and the average people around the country who see this eating up more and more of their budget will get some relief.

I was amazed over the last week I was home when I'd be at a restaurant and people, real quiet, would kind of look at me and say, Thanks for your vote on health care, Congressman. You know, real quiet. And that's how this debate has been in this country. And the polls are bearing it out. The AARP poll that just came out showed significant support for this. Another poll I was just looking at a little bit earlier, significant support for some of these provisions, because we take care of the bread-and-butter issues of the health care situation we have in this country.

If you're a kid or you're 27 years old or younger, if this reform passes, if some of these provisions in the House version stay in, if you're 27 years old or under, you can stay on your parents' insurance. If you have ever been denied insurance coverage because you have some preexisting condition, this reform will end that practice. That will no longer happen to anyone in the United States of America ever again. And our friends on the other side voted against it.

I was getting my hair cut last week and was talking to the owner of the hair salon, and she said, you know, you need to pass this health care reform. We need help. I heard the story about her daughter who just started working with her and the daughter had asthma growing up, went to get insurance, and she had to sign basically an agreement with the insurance company saying that if she goes to the hospital because of asthma that the insurance company will not pay for that hospital visit. So the girl has asthma. She's paying a lot of money a month, hundreds and hundreds and hundreds of dollars a month, to get insurance. And the one thing that she is probably going to need her insurance for the insurance won't cover.

Now, does that make any sense, to continue with a system that takes your

money but will not cover you? That doesn't sound very fair. And that process, that provision, that practice will be eliminated. Done. No more. My friends on the other side voted against that.

Also in the House version, the 27 years old and the preexisting condition provisions happen as the bill is passed; so that will start immediately. The exchange and some other things start in 2013, but those two provisions start immediately. So the American people will see the benefits of that rather quickly.

Another provision in this bill says that there will be limits to the amount of money a person or family can spend a year. In the House bill it was about 12 percent of your income, which is still a lot. So if you make $50,000 or $60,000 a year, if you have a health care catastrophe in your family, after you pay $5,000 or $6,000 out of pocket in health care, you're done paying for the rest of that year. So families in America will no longer go bankrupt because they have a health care catastrophe in their family.

□ 1700

Now, if that is not a human rights issue, I don't know what a human rights issue is. And that is exactly what this bill does. So, no matter what, families in this country will not go bankrupt because of health care situations in their family.

And if you look at my district alone, 17th Congressional District, it stretches from Akron through Kent, Ravenna in Portage County, Warren and Niles in Trumbull County, and Youngstown, Ohio, in Mahoning County, the old Steel Belt. Just last year, in my district, 1,700 families went bankrupt because of health care, 1,700 families. And what this provision will do is eliminate that. That will no longer happen as it happens here today in the United States of America.

So, our friends on the other side are three for three now. They voted against extending insurance to kids or allowing kids to stay on their parents' insurance until they are 27 years old, they voted against that. We said that you can no longer be denied coverage because of a preexisting condition, diabetes, cancer, heart disease, asthma. We put an end to that practice. Republicans on the other side, except for one courageous soldier down in Louisiana, all voted against it. And those two provisions will start immediately upon this bill's going into effect. The limiting of 12 percent of your income that could be paid out of pocket per year on health care expenses, so that we don't have people go bankrupt, passed in the health care reform. Every Republican, save one courageous soldier down in Louisiana, voted against it.

Our friends on the other side were talking about small business, small businesses being affected by this. Eighty-six percent of small businesses will be exempted from this legislation. But they will be able to go in to the health insurance exchange and all of a sudden have a lot more bargaining power than they had before, because they would call their health care folks up and say, what do you got? What's the package? How many employees do you have? Ten, 15, 20. An average increase, or the increase over the last 6 or 7 years, has been about 120 percent increase for small businesses. This allows these small businesses, Mr. MURPHY, to go into the exchange, to pool their numbers, to get better negotiating power, more negotiating power and better rates, because of their ability to pool with each other. And that will reduce health care costs for small businesses.

At the end of the day, it's going to be the small business folks who will see this health care reform as a real step into trying to help them control health care costs so they can reinvest back into their company.

I yield to the gentleman from Connecticut.

Mr. MURPHY of Connecticut. Thank you, Mr. RYAN. I thank you for convening us down here again. And I think you're right to focus on the issue of small businesses because that is where the problem has laid for a very long time. Small business men and women with a couple of employees, maybe 10, 15, 20 employees, they want to do the right thing. They want to provide insurance for their employees, but with the kind of margins that they face normally, and in particular with the kind of margins they are facing in this tough economy, combined with their inability to access capital from the lenders in their community who might be providing them with loans, means they don't have the room to provide health care.

In my district, it prompted one individual, a brave small businessman named Kevin Galvin who had had his own experience with confronting our very backwards health care system when his daughter got very sick, and it forced that family to go through layers of bureaucracy and layers of appeals to try to get their own insurance company to cover her. He runs a small business in Connecticut, a maintenance company that employs a handful of people. And their margins are so small that he can't afford to provide insurance for his employees. Now he has gone through it, the tragedy of trying to cobble together the money and the insurance claims in order to pay for the care of a sick loved one. And so, it has ripped him apart that he can't provide insurance for his employees.

So he decided to go out and do something about it. He decided to go out in Connecticut and organize small businesses around the State for health care reform. And his group, Small Businesses for Health Care Reform, centered in Connecticut, has thousands, thousands of members amongst the Connecticut small-business community, all rallied around our effort to provide relief for those small employers that desperately want to get health care for their employees but they can't.

They can't in part of because of the margins that they have. They can't also because they, on average, as you pointed out, Mr. RYAN, are paying about 15 to 20 percent more in premiums than large businesses are. It is just a matter of simple economics. If you're bargaining with the insurance companies on premiums for only a handful of employees, you're just going to get a worse deal and have to pay a higher price than you will if you're a big business that has a couple hundred employees.

And so he and his group see the genius in what we are trying to do here, which is to not erase the private market, not substitute our current health care system with some other country's health care system, not engage in what the cable news talk show hosts claim is a government takeover, but simply to make the existing market work better, to allow Kevin Galvin and his handful of employees to join together with all of those other small businesses who are in the same position with all of those other uninsured individuals and sole proprietors who are negotiating on behalf of only themselves, to put them all in a pool and to allow them to negotiate for lower premiums against the insurance companies with the kind of bulk purchasing power that we know works.

So we have small businesses throughout Connecticut that are standing up and screaming for health care reform because they want to provide health care for their employees. And those that already are are being crushed by the weight of those premiums. So when they look at this bill, when they see the health care exchange pooling all of their purchasing power together, when they see the tax credits in the bill, that in my district alone, Mr. RYAN, are going to mean that 17,000 small businesses will now pay lower taxes because they are going to be able to offset their health care expenses against their tax obligation, they see a tremendous benefit.

And if we want to point the way forward on the economic revitalization of this country, if we want to start to plot a real strategy about how we grow jobs, jobs in this country, small businesses are the solution. And picking up off of their shoulders the crushing weight of health care costs is one of the most effective strategies in allowing them to start growing jobs again, Mr. RYAN.

Mr. RYAN of Ohio. I appreciate that. The gentleman makes the point that what this is all about is jobs. This is an economic development bill. This is about allowing these businesses to reinvest back into their small businesses. It is not a coincidence that as health care is eating up more and more of the businesses' budget, that wages have been stagnant over the last decade or two because the small business owner does not have the ability to both eat

the increases in health care and give the requisite amount of pay increases to the workers. It's either or.

So over the last decade, it has been all health care, all the time. And sometimes they have passed on a smaller portion of that on to their employees where they are asking for more of a copay, higher premiums and the whole nine yards. But now, what we are saying is if we can get these costs under control, those small businesses can reinvest back into technology, back into the new machines, back into the wages, back into the training, back into more benefits and other kinds of benefits, maybe retirement benefits, for their workers instead of being stuck in this cycle of health care, health care, health care, health care and no reinvestment back into the business.

Mr. MURPHY of Connecticut. Mr. RYAN, in Connecticut alone, our largest insurer, which insures over half the individuals in the State, announced earlier this year that they were going to be passing down a 30 percent premium increase to small businesses, small group plans and individuals—30 percent. It's beyond me to figure out how on Earth health care costs changed so much from last year to this year that you can justify a 30 percent increase, but from a small business standpoint, that causes thousands of small businesses to walk away and say, that's too much.

My business in a recession is dropping, and you're asking me to pay 30 percent for one of my biggest line items? It causes individuals who were just being able to cobble together the money that they could to pay for insurance to walk away and say, listen, I have had my wages held flat this year. I can't go out and pay a 30 percent increase.

And it causes our Republican friends to shutter their ears and close their eyes and pretend that all of those people and all of these employees who lose their health care because of the 30 percent increase are going to suddenly spend the rest of the year really, really super healthy and never need to get health care. They are going to get sick. Those employees are going to get sick. Those individuals who had to walk away from care because the premium increase was too high are going to get sick. And they are going to get so sick that they are going to end up in our emergency rooms. And then we are all going to pay for it. We are going to pay for it in higher taxes to subsidize emergency room care. We are going to pay for it in higher private premiums to make up for the uninsured that walk into the doors of those hospitals. And we are going to end up perpetuating our current system of sick care where we force people to go without insurance, wait until they are so sick that they show up at the emergency room for the most expensive, and frankly, most inhumane type of care, crisis care, which costs us all a lot more money in the long run, Mr. RYAN.

Mr. RYAN of Ohio. Yes. And it has all been fear-based. One of our colleagues on the other side said the tea baggers are beyond, they're beyond scared; they're terrified now. They are terrified because of the budget. Where were these people when President Bush and the Republican Congress and House and Senate were cutting taxes for millionaires and starting two wars and spending money left and right and running up the deficit? And now they're terrified because we're saying we want to help small businesses, we want to help citizens in the United States be able to afford health care?

We're taking on the insurance industry, Mr. Speaker. What is so difficult about this to understand? They have been ruling the roost in the country for how long? And we're stepping in after an election in 2006 where the American people were fed up, an election in 2008 where President Obama won, and basically, a huge election, and he talked as a centerpiece of his campaign about health care reform. And here we are.

I'm sure our districts aren't that much different, manufacturing, a lot of immigrants came over the last 100, 150 years to our States, and a lot of middle class people, and our people don't get on a bullhorn and scream about their problems that they have in their family. They have a lot of pride, but they just want to muscle through it. But they want an element of fairness in the system. And so they will, as I said, and I don't know if you were here or not, they will grab me at the restaurant and thank me for my vote and say, I hope it passes, or I hope it pulls through.

But they are not going to call Rush Limbaugh and call in and talk about how their daughter is sick and the problems they had and go on and on. But when I stood at the Canfield Fair or, this weekend, going into a restaurant or getting my hair cut, whatever the situation was, they would grab me and they would quietly say, thank you. God, is this going to pass? Is this really going to happen? That's what average people are saying here today.

These situations that go on all across our country, and to turn a blind eye to it, and the Republican proposal doesn't even cover everybody. It was like, here is our proposal. Great. You cover another million people. Boy, that is really going to bring down the pressure on the emergency rooms.

And this is pretty simple. I talked about the reforms. If you make $89,000 a year or less, you are going to get credits, subsidies, to help you pay for your insurance so that family will have more money to spend in other parts of the economy. Instead of health care eating a huge chunk of the economy up, they will have money to pay for their kids' college education, to make investments to buy a new car, to keep the auto industry going, buy a new refrigerator, buy a new house.

Literally, if you think about just an $1,800 increase next year in health care bills, if we get health care costs under control, imagine the amount of money these families and small businesses are going to have to spend in buying durable industrial goods.

Mr. MURPHY of Connecticut. This is not my line; I think others have said this, but this is a consumer takeover of the health care system. That is what this is. This is putting consumers and patients and regular, average, ordinary Americans back in charge. And people were angry about a lot of things when President Bush was in charge and the Republicans controlled the House and Senate. They were angry that it seemed like the oil companies were running our energy policy. They were angry that the banks seemed to get whatever they wanted when it came to financial policy. And they were angry that the insurance companies and drug companies seemed to get everything they wanted when it came to health care policy.

And they had a pretty good examples, Mr. RYAN, why that happened. I will add to your list of all of the deficit increases over the course of the Republican control of this Congress. Medicare part D, the one time that this House of Representatives woke up and decided to legislate on health care, they did it in a way that guaranteed enormous profits for the insurance and drug industry, in particular by inserting a provision into the Medicare part D law that specifically prohibited the Federal Government from negotiating deep discounts on behalf of all Medicare beneficiaries against the drug companies. And they paid for it all by borrowing.

So this sudden conversion to fiscal responsibility by the Republicans is pretty transparent to people that have been caring about health care for long enough to remember when Republicans came here, proposed and passed a Medicare drug benefit that was written by the drug and insurance industry and paid for by borrowing.

□ 1715

So for all of those TEA baggers out there and all of those non-TEA partiers who are concerned about the deficits, this health care bill isn't just deficit neutral; it brings down the deficit by $30 billion over the course of 10 years. You can argue about the policy, but you can't argue with the CBO score. The Congressional Budget Office says that this bill, over the course of 10 years, will bring down the deficit, and actually tells us that in the second 10 years will bring down the deficit by even more, standing in contrast to the Republicans' sole effort at health care reform when they controlled this place, which handed more power to the industries that were running the joint to begin with, and did it all by borrowing.

So, Mr. RYAN, it's the war, it's the tax cuts, but it's also the Republicans' policy on health care. And I don't have a lot of sympathy for our Republican friends who come down here and talk

to us about the health care implications for the deficit. Our bill lowers the deficit. Their one attempt at health care reform massively increased the deficit.

Mr. RYAN of Ohio. It's not just CHRIS MURPHY from Connecticut or me or NANCY PELOSI. Here's from the Business Roundtable. CEOs of the Nation's largest businesses released a report on the impact of health care legislation moving through Congress and that, ''Key components of health care reform could slow the growth of health care costs and offer real savings for companies and their employees.''

According to the Business Roundtable Hewitt study, many of the legislative reforms currently in the health reform bill could reduce costs by as much as $3,000 per employee by 2019. This is the Business Roundtable. This is not the Democrats. This is the CEOs of the Nation's largest businesses.

As you said, CBO, Business Roundtable, this is what we're trying to fix. And when you have the CEOs of the Nation's largest businesses saying that this reform will save us $3,000 per employee by 2019, and you have hundreds and hundreds and hundreds, if not thousands of employees, that money is going to go to wages, investments, technology. On and on and on these investments will be made, not sit around and do nothing.

Republicans just came—in the last week, finally, they had a proposal. We've been debating about health care for all this time and they were in control of every major branch of government from 2000 to 2006. Didn't do anything about health care. Now we're coming to try to fix it.

Mr. KING of Iowa. Will the gentleman yield?

Mr. RYAN of Ohio. I'd be happy to yield.

Mr. KING of Iowa. I thank the gentleman from Ohio.

I just recall that we were here together when we passed the litigation lawsuit abuse reform out of the House and it got stalled up in the Senate. That would be one thing I would point out that I think is important from an objective standpoint.

Mr. RYAN of Ohio. Reclaiming my time, litigation has been projected to have only 1 percent effect on the costs of overall health care spending.

Mr. KING of Iowa. If the gentleman would yield, $54 billion was the score on the bill introduced this year.

Mr. RYAN of Ohio. Over 10 years.

Mr. KING of Iowa. Yes.

Mr. RYAN of Ohio. One percent of cost. And there is no real way to quantify—reclaiming my time—no real way to quantify this number. But when you're talking about billions and billions and billions of dollars, again, that's to my point, is that the Republican plan is to just kind of nibble around the edges and maybe we'll try to do this a little bit here and a little bit there, but at the end of the day here's the reality.

Since we have gotten in office and with President Obama, but before that, we took on the banks and yanked them out of the student loan business because they had a sweetheart deal. As you said, with Medicare part D, where all of this money is going to the pharmaceutical companies, we are reforming that provision as well. Now we're taking on the insurance companies.

With the energy bill, we took on the oil companies, where they're getting subsidies. And just a couple of years ago we spent $115 or $120 billion dollars in escorting ExxonMobil ships in and out of the Middle East so that they would be safe to further supplement and subsidize the oil industry. We took on the oil industry.

Increased minimum wage, increased Pell Grants. We made steps to make investments. But the bottom line is this health care reform bill is about economic development in the United States of America.

Mr. MURPHY of Connecticut. And people have been crying out for it, Mr. RYAN, and I think that's why you and I both have families coming up to us and, as you said, kind of quietly expressing to us their stories. Folks in my district do it the same way. But you find them. You hear from them.

I remember knocking on somebody's door this summer as I was going around a couple of neighborhoods to check in and hearing a guy talk about his illness. He had actually, I think, been injured, and his worker's comp didn't pay for the entirety of the care that he needed, so he had to go to his primary insurer. He had to pay for some of it out of his own pocket.

It got so bad and his expenses got so high that the only place he could go without losing his house was the one main savings account he did own, and that was his child's college fund. And so he planned at first to only take a little bit out from his child's college fund because he figured he could get his insurer to pitch in a little bit, figured the economy might turn, he might be able to get a little better job, and then he had to go back again. And he had to go back again. By the time I saw him this summer, that college fund was gone. He had no money saved for college. The only way that his son, who by this time was in his teenage years and only a few years from going to college, the only way he was going to be able to go to college was if he got a full ride somewhere. His son's dreams have evaporated because of health care costs, because of illnesses.

Now, this particular family had that money saved away for college and so it's not one of the thousands of families that went into bankruptcy. So we should remind ourselves that when we hear all these statistics about the thousands and thousands of families who go into bankruptcy every year just because Mom got cancer, that doesn't count all the families who did the responsible thing and were able to squirrel away a little bit of money and exhausted all of it, changing their plans forever. So layer on top of all of the bankruptcies the hundreds of thousands of families who were ruined without bankruptcy because of the crippling cost of medical care.

So this is being celebrated by all of these families out there who have had their lives change for so many different reasons, because they do see that they're actually going to get some wages back from their employer who doesn't have to spend every dime on health care. But they also see that this bill is going to give them some security that a lot of people thought just came with being a citizen of the most powerful, the most affluent country in the world.

You're right, Mr. RYAN. That does involve taking on the insurance industry. That does involve stepping up to the plate and telling them that they're wrong. For the life of me, it's beyond me why this Congress hasn't been able to do that. And I get that that invites the ire of the health care industry that has had their way for so long. I get that that means there's going to be a lot of commercials on the air criticizing Members who voted in favor of this and those that might vote in favor of it in the Senate. But it's been a long time coming for those families that we both know and those small businesses that have been calling for it.

Mr. RYAN of Ohio. Think about it. Just in the 17th Congressional District, 14,000 small businesses will now be better off because they're going to be negotiating with more and other small businesses to try to bring down prices. And 12,300 small businesses in my congressional district will be getting tax credits as an incentive to compensate for this; 43,000 people will now have insurance that didn't have insurance.

We have, in Youngstown, a hospital that just filed bankruptcy. Now all of a sudden every single person that walks through that door will have health insurance instead of that cost being passed on to everyone else.

I can't help but to think about the gentleman that you were just talking about who had to spend through his kid's college fund. If these reforms were in place, that person's amount of out-of-pocket expenditures would be limited to 10 or 12 percent of that family's income. So they wouldn't have had to go into the college fund. Our friends on the other side voted against that.

So we have got to go back to our constituents and defend every vote that we have made here. And that is, to me, significant. The preexisting condition, not being kicked off your insurance because you get sick, being able to stay on your parents' insurance until you're 27 years old, all of those are significant steps in the right direction, not to mention on Medicare part D by extending and having consistent drug coverage throughout the course of the entire year instead of interrupted coverage, which is happening now.

I got a letter from a doctor this summer who was telling me about a patient that he had that met her limit on part D. And I can't remember at this point exactly what the issue was with her, but they had to take her from the drug of choice to a cheaper drug because she couldn't afford it. So, in June or July when she met her cap, they had to switch prescriptions because she couldn't afford the one that he had her on. She ended up getting sick. They switched prescriptions again and again, and she ended up in the hospital for a week or two.

It's the perfect example of why would you not just—how much cheaper would it have been for the taxpayer to consistently pay for those prescriptions throughout the course of the year instead of her going into the hospital for a week or 10 days or 2 weeks and having Medicare pay for that? It just doesn't seem like a very smart investment on behalf of the taxpayer.

Mr. MURPHY of Connecticut. Listen, it's the reason, Mr. RYAN, why AARP has come out so strongly in favor of this bill, because they know that this is a good bill for seniors. Now, a lot of Democrats disagreed with the fact that AARP came out and supported the Medicare prescription drug bill when it did, but it, frankly, shows that this is a group that, when they think it's right for seniors, is going to support it whether it's a Republican or Democrat proposal. Because I've heard a lot of Republicans and conservative talk show hosts come out and say, Well, the AARP endorsement doesn't mean anything. They're friendly to Democrats. Well, they endorsed the Medicare prescription drug benefit, which was, I think, voted on almost solely by Republicans. So whether we agree or disagree with their support for that, they've played both sides of this debate.

But AARP supports this bill because it gets rid of the doughnut hole. Now it takes a little while to fully get rid of it, but on day one after this bill is passed, the size of the doughnut hole gets reduced by $500, and for every senior that walks into the pharmacy when you're in that moment of exposure, the cost of a brand name drug is going to be cut in half. Every single brand name drug for seniors in the doughnut hole gets cut by 50 percent immediately with the passage of this bill.

When you walk in to get your checkup, no longer does any senior have to come up with money out of their pocket. Medicare is going to pay for that now, because we know it just makes sense to have no barriers to preventative health care for seniors.

So AARP, joining the American Medical Association, joining Consumer Reports, joining dozens of other specialty physician groups out there, has supported this legislation because they see the benefit for that senior that you're talking about on Medicare part D and millions more.

□ 1730

Mr. RYAN of Ohio. The idea here is that this is how this bill will extend Medicare's life an additional 5 years, in part because of cost savings and a variety of others. But we are going to have healthier people going into the Medicare program. Right now we have people that are 55, 60 years old, and we see a lot of them in our communities, the older manufacturing communities. You work until you're 55, you work until you're 60, and then all of a sudden, the company goes bankrupt or they lay you off or they move the factory to Mexico or to China or whatever the case may be.

I have met several of them, have talked to them on telephone town halls. One woman I remember in particular was 60 years old. She did not lose her job, but lost her health care coverage. The company could no longer afford it. So now she is 60. She makes $32,000, $35,000 a year, can't make it, can't afford health care coverage. She said, I'm going to wait until I get on Medicare. So here you have someone who is 60 years old, probably has some issues because everybody at 60 has issues. Now a physician won't manage those problems that she has. She is going to go without any care, any treatment, any kind of management whatsoever. So she is going to go into Medicare at 65 much sicker than she would have went in if she had decent health care where her problems could have been managed and not become chronic to the point where they could cost the Medicare system thousands and thousands, tens of thousands of dollars, hundreds of thousands possibly, depending on what the issue is.

So you have a healthier person going into the Medicare program that's going to extend the life of Medicare. What kind of system is this, 60 years old, you have worked your whole life, and they say, Sorry, you're on your own; we will pick you up at 65. Thanks for everything. You lost your health care. That is not right. That is not right, Mr. Speaker, and that is what this whole program is trying to fix.

Mr. MURPHY of Connecticut. I will just add one last thing, Mr. RYAN. The people we're talking about—you know, the stories that we're telling, I don't think you or I know whether these people that have approached us are Republicans or Democrats. I have no idea whether that guy who had to drain his entire college savings watches MSNBC or watches FOX News. I have no idea because health care crises, health care-caused bankruptcies strike Republicans and Democrats, liberals and conservatives, people on the left and people on the right. This is a nonpartisan, nonpolitical issue.

Maybe I was naive when I came here a couple of years ago, but I just thought that there was going to be a way with 50 million people uninsured, with health care costs rising 120 percent for the average small business in this country over the last 10 years, with bankruptcies caused by medical costs on the rise. I just figured that there would be a way for Republicans and Democrats to get together on this to say, Let's do something. I think for the longest time, I believed that there was still going to be a chance for Republicans to come to the table here. I don't want to believe that the Republicans' opposition to this bill is just about political gain. I don't want to believe that the reason that Members come down here and oppose every single thing the Democrats want to do and then propose an alternative bill that was a joke—which actually left more people uninsured at the end of its life than had the bill not gone into effect—I just don't want to believe that, but there is mounting evidence of that case.

So listen, this thing is not over, Mr. RYAN. We're going to continue to come down here and press the case for reform. We're going to continue to come down here and press the need for both parties to be part of this compromise, to be part of this solution. But it is increasingly apparent that there is only one piece of this House and one piece of the Senate that is really pushing to get this done for the American people. I wish that wasn't the case, and we'll continue to try to press for a change, Mr. RYAN.

Mr. RYAN of Ohio. The bottom line is this, the Business Roundtable, the top CEOs in the United States, say that our provisions in this bill will save them as much as $3,000 per employee by 2019. The top CEOs in our country are saying that this is going to be the case.

But as we wrap things up here, Mr. MURPHY, let's use some good common sense here. We're going to take 30 million people who wait until they get absolutely deathly sick and then go to the emergency room off and out of the emergency room rolls, get them preventive care, solve problems of $20 prescriptions instead of nights in the hospital, and reduce health care costs overall. Eliminate costs for preventive coverage so people in Medicare and others actually get preventive coverage as well.

Help by raising taxes on millionaires and take some of that money to give health care credits and subsidies to middle class people so that they can afford their health care, get preventive care, stay healthier and become more productive. It all makes a great deal of sense. We're saying to parents that your children can stay on your insurance until they're 27 years old. We're saying that you can never be denied insurance coverage because you have a preexisting condition. You can't be kicked off your insurance because you get sick. You can only spend out of pocket 12 percent of your annual income so that you don't go bankrupt like 1,700 families went bankrupt in the 17th Congressional District of Ohio last year.

Extend prescription drug coverage to seniors throughout the year, not any

kind of stoppage in the middle of the year, and make sure that we extend the life of Medicare by 5 more years because of these reforms. This is basic bread-and-butter commonsense reform. This is not the radical kind of reform our friends on the other side want people to believe. It's not what Glenn Beck and Rush Limbaugh and all the scare tactics, ''The government is coming to take you over.''

It's not any of that. It's basic reforms that the American people want. And, lastly, let me just say that people still continue to talk about this being an issue of freedom, and our friends on the other side keep saying that this is about liberty and freedom. You know what, I agree with them. The person that goes bankrupt because they can't afford health care is not free in the United States of America, and the person who pays tons of money into the insurance industry and doesn't get any coverage, that doesn't seem like you're very free. When you're sick and you can't afford a doctor, you are not free.

Let's talk about freedom in 2009 and 2010. It means being healthy, productive, getting what you pay for and being able to support your family and your business. That's freedom. How free is a businessman who has got to pay a 30-percent increase in health care costs every year? It doesn't seem very free to me.

So, Mr. Speaker, we'll continue to talk about this and jobs and other issues that are facing this country. We appreciate the opportunity to be here.

## HEALTH CARE

The SPEAKER pro tempore (Mr. TEAGUE). Under the Speaker's announced policy of January 6, 2009, the gentleman from Iowa (Mr. KING) is recognized for 60 minutes.

Mr. KING of Iowa. Thank you, Mr. Speaker. It's my privilege to be recognized to address you on the floor of the House of Representatives here tonight along with my colleagues that I have had this great honor and privilege to serve with throughout these years and this 111th Congress. I sat and listened to my friends on the other side of the aisle as they began to talk through this health care debate, which we have addressed, I think, quite a great deal over the last couple of months. No longer is it a legitimate point that we haven't had an adequate time to debate, although I don't know that there is anyone in this Congress that can read and digest 1,990 pages and then read the amendment that was 40 pages long that turns this into a 2,030 pages national health care act that affects every aspect of our lives.

This is not just nanny state, cradle to grave. This is conception to natural death or euthanasia, depending on which component of the bill one chooses to apply. There are carve-outs for euthanasia. There is at this point a Stupak amendment that is part of the bill, a Stupak-Pitts-Chris Smith amendment that is a pro-life amendment and is very valuable to me and many others.

However, there are grave concerns about the broad implications of this bill and the components of it that run anathema to the American Dream.

I will just address some of the things that the gentlemen spoke of in the previous hour. One of them is that Republicans allegedly sat around and did nothing while they were in the majority. We had a narrow majority, and we did something. We pushed an agenda that was seeking to improve health care in this country and reduce or eliminate the necessary burden on health care.

I made the point that we passed lawsuit abuse reform in this Congress. I believe the year was 2005. The lawsuit abuse that was passed was worked through the Judiciary Committee where I sat and where I participated in that language, and we modeled this after, of all places, a California initiative. Since that time, Texas has taken up the charge of reducing lawsuit abuse on medical malpractice in Texas. The doctors that were exiting the State have now turned around, and many of them have moved back to Texas and started their practices and other medical providers and practitioners have come into Texas.

Now they do have an adequate supply of doctors, nurses and other medical practitioners that are there. But the cost that was diminished by the gentleman from Ohio, the cost of lawsuit abuse, even though the bill that was offered by leadership scored at only $54 billion, to the gentleman from Ohio—1 percent, he said, of the overall health care costs—I don't know about that number. I didn't run those numbers. It doesn't seem to me, Mr. Speaker, that $54 billion is a minuscule amount. It doesn't seem to me that $54 billion is loose change. It doesn't seem to me that $54 billion is pencil dust.

Mr. Speaker, $54 billion is real money, and $54 billion is, though, a small percentage of the overall cost of lawsuit abuse when it comes to providing health care in America. Here are the numbers that emerged when one looks into the underlying costs of the lawsuit abuse. And the score that could come from the Congressional Budget Office cannot include all of this because they simply can't score some of the actual costs that don't index directly into the lawsuits themselves.

It works like this: there are high costs in premiums that doctors and providers are paying, especially OB/GYN doctors, and access to those doctors and services is getting more and more limited. There are also costs involved with the litigation, costs involved with the settlements, whether they are in-court or out-of-court settlements.

One might think that that's all the costs of the lawsuit abuse that is part and parcel of the overall costs of health care. But an even greater cost is the cost of unnecessary tests and procedures that are undergone by patients in this country directed by doctors in this country to avoid lawsuits, to protect themselves in the event of lawsuits, to minimize the risk and to also hold down their premiums for malpractice. So the cost overall of medical malpractice, the abuse of lawsuits for medical malpractice in America, the cost of the malpractice premiums coupled with the cost of the litigation, coupled with the cost of settlements both in and out of court, coupled with the unnecessary test tests, the defensive medicine that nearly every practitioner practices, whether it is something they can actually identify or whether it's a subliminal shift in their policy, all of those things together, the lowest number that can be applied is not 1 percent, to the gentleman from Ohio. The lowest number I can find out there by anyone's logical representation is 5.5 percent. The number that I trust the most is the 8.5 percent number that comes from the health insurance underwriters representative. And 8.5 percent is a low number.

Some of those numbers go up to 10.1 percent and on up into the 20s, 24, 25, 28 and even 35 percent of overall health care costs. Now I won't range up in there into that one-fourth to one-third of the overall costs because I think that's a harder number to defend, although it may be true. But I do believe that I'm on very solid ground defending 8.5 percent of overall health care costs going to either premiums for malpractice, trial lawyers, those settlements or defensive medicine. Out of the overall costs of providing health care to America, 8.5 percent comes to $203 billion a year. That's only 1 year. This bill gets scored over 10 years.

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So, that $203 billion over 10 years exceeds $2 trillion, $2 trillion in the aggregate costs of premiums and litigation and settlements, unnecessary settlements. We're going to keep everybody whole. Those who are the unfortunate who are, I'll say, victims of medical malpractice, we're going keep them whole. We're going to make sure that their medical costs are paid for and their loss of income are paid for and there's pain and suffering there, but not the noneconomic damages, not that component that goes off into $7 million for spilling a cup of coffee on one's lap at McDonald's as happened, and I understand that that was negotiated down and reduced after the fact.

So, 8½ percent of our overall health care costs going for lawsuit abuse. And we can reform a lot of that. We can reform a lot more than $54 billion of it, and it totals in its aggregate over $2 trillion, which in and of itself is enough to, according to the CBO, pay for NANCY PELOSI's socialized medicine plan, Mr. Speaker.

I think this puts it in a perspective that's far more legitimate than was offered by the previous gentlemen in the