

didn't used to be covered, but the deductible is now so big that the plan people thought protected their needs doesn't really protect their needs. For most families, \$12,000 is catastrophic. It doesn't take \$120,000 or \$500,000 to be catastrophic; \$12,000 is catastrophic. If that becomes your new deductible year after year, you will have a problem you didn't have when your deductible was \$1,200.

Randy McArthur says:

The very thing that ObamaCare was supposed to do was to protect the working people—to give them access to affordable insurance—but it's actually doing the exact opposite.

Instead, this law will mandate coverage for things you will have to pay for that you didn't have to pay for before and apparently will offset that by being sure you pay a lot more of your own money up front.

I think we are going to continue to see these problems develop. I hope we can find ways to fix that. I introduced a number of bills in 2009 that I thought were better alternatives than this one. We may have to go back and start all over. But right now, the one thing we do know is that the law of unintended consequences appears to be hitting a lot of families and hitting a lot of families very hard.

Madam President, I yield the floor, and I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Mr. BARRASSO. Madam President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mr. BARRASSO. Madam President, how much time remains?

The PRESIDING OFFICER. Eight and a half minutes.

Mr. BARRASSO. Madam President, I come to the floor today and would note a headline on the front page of Politico today regarding the ObamaCare Web site. "Tech Chief: Up to 40% Work Is Left On ObamaCare. Financial management tools are unfinished."

This Web site has been a debacle. People all around the country are angry. They are anxious, frustrated, and bothered, but mostly I am hearing anger from people in Wyoming. And it is not just the Web site. The Web site is just the tip of the iceberg. People are furious when they get letters of cancellation, when they have coverage canceled and then they see higher premiums. All across the country people are finding out that because of the health care law, they can't keep their doctor. They are hearing stories about fraud, identity theft, and higher copays and deductibles. So I bring to the floor today a couple of letters I have received from people in Wyoming.

Last week, Veterans Day, I was in Douglas, WY, for the flag-raising ceremony at the American Legion at 7 a.m. talking to folks—some who had gotten

cancellation letters. Let me read a letter from a family in Douglas, WY, a small community in Converse County. They say:

We just found out that our current health insurance policy with Blue Cross Blue Shield of Wyoming (which is a \$20,000 deductible for our family) will not be allowed after January 1st . . . that only those under age 30 will be able to have catastrophic plans. We ranch, work very hard, have been healthy . . . can't afford and don't believe a lower deductible makes sense for us.

So this is a family who decided what was best for them as a family—not what the government told them they had to buy but what worked for them as a family. They say that what they bought was something that made sense for them.

Continuing to read from their letter:

. . . basically have had insurance to avoid losing our cows and land if something catastrophic happened to us. Don't know what we will do if you guys don't get this derailed.

Madam President, as someone from the Rocky Mountain West, I can tell you that in a community of lots of ranchers and farmers, what they are trying to do is insure against this catastrophic loss.

They go on to say:

Quick side note—we think most people expect health insurance to cover everyday costs—it wouldn't make sense and it would cost way too much to get insurance to cover new tires, oil changes, washer fluid, new batteries (regular expected upkeep) for our vehicles—if we only had insurance for the big health issues, it wouldn't cost as much for all of us in the end.

Of course, that is what they wanted to do.

They go on:

Obamacare doesn't deal with any of the issues of why health care in America costs what it does and truly seems to make it all worse.

Thank you for what you do—we know you already understand this. We just thought you should know what we are dealing with.

That is a ranch family in Douglas, WY, in Converse County.

This past Saturday night I was in Lusk, WY, in Niobrara County, and I have an email I wish to share with you from Lusk, WY. Again, this is somebody who has had coverage canceled, higher copays, and all of the things we are talking about.

Just for a second, let me show the list of the number of people who have been canceled. Some 4.7 million Americans have had their health insurance canceled in 32 States, and we don't even have the numbers for a number of other States. This is what people all across the country are seeing.

Let me read this email from Lusk, WY. This individual says:

I have supported the President and the Affordable Health Care act since the beginning. That changed on Thursday. All along we have been told if we have insurance, and we are satisfied, no changes will be necessary. That is a misleading statement. I was informed by my company my policy will be canceled in December. Then they will offer me another policy but with huge changes. My premium will go up . . . my deductible

will rise . . . That is not the same as my current policy. I feel like, after decades of paying my own insurance, I am being penalized. I won't call it lying, but the President certainly misled a lot of us middle aged Americans.

I do have one alternative I am pursuing. I can buy insurance that does not meet the guidelines of the Act. However, I will be forced to pay the penalty for noncompliance. I can afford my insurance and the penalty.

Once again, Americans do not like to be misled from the top leadership down. It simply helps to solidify the mistrust we have in government.

Thank you for your solid leadership.

That is why I am here today on the floor. We need to hear more stories from people around the country—not just Republicans but Democrats need to hear these stories. Tweet us your story at hashtag "your story."

Republicans have better ideas about ways we can actually help people get the care they need from a doctor they choose at a lower cost.

This health care law is hurting many millions of Americans. We now know that the President knew it at the time he continued to repeat the line—which we now know is a misleading line—to the American people. Very soon we will find that the line "if you like your doctor, you can keep your doctor" was misleading as millions more will be losing their doctor. There is great damage continuing to be done. We need to start over.

Madam President, I yield the floor, and I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Mrs. GILLIBRAND. Madam President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

CONCLUSION OF MORNING BUSINESS

The PRESIDING OFFICER. Morning business is closed.

NATIONAL DEFENSE AUTHORIZATION ACT FOR FISCAL YEAR 2014

The PRESIDING OFFICER. Under the previous order, the Senate will resume consideration of S. 1197.

The clerk will report the bill by title.

The legislative clerk read as follows:

A bill (S. 1197) to authorize appropriations for fiscal year 2014 for military activities of the Department of Defense, for military construction, and for defense activities of the Department of Energy, to prescribe military personnel strengths for such fiscal year, and for other purposes.

Pending:

Reid (for Levin/Inhofe) amendment No. 2123, to increase to \$5 billion the ceiling on the general transfer authority of the Department of Defense.

Reid (for Levin/Inhofe) amendment No. 2124 (to amendment No. 2123), of a perfecting nature.

Reid motion to recommit the bill to the Committee on Armed Services, with instructions, Reid amendment No. 2305, to change the enactment date.