it is a significant investment which Michigan has made over the years in keeping America strong, one we want to continue for many generations to come.

I am pleased Senator PETER's family was here to be part of this official opening of his service in the Senate, and I certainly look forward to working with him for many years to come.

SEQUESTRATION

Mr. DURBIN. Mr. President, this morning the majority leader and the Republican leader Senator McConnell came to the floor to speak to us about the challenge we are going to face, as soon as this week, when it comes to the Department of Defense. This is a department I have paid special attention to over the last several years during the time I chaired the Defense Appropriations Subcommittee and now serve as ranking member or vice chairman of that same subcommittee.

First, I salute the chairman of the Appropriations Committee and Defense Subcommittee, THAD COCHRAN of Mississippi. It has been a joy to work with him. He is a professional. He is a kind and gentle man and fair in every respect. I told him on the floor yesterday what I have said publicly in my caucus luncheon, the Democratic caucus luncheon. I am fortunate to have a partner in this effort from the Republican side who is so good to work with.

But we face a real serious challenge this week, and we have to decide as a nation what we are going to do about it. Most people, if you ask them on a final exam what does sequestration mean, they would basically throw up their hands and say: It sounds like something out of Washington. It doesn't mean much to me.

Sequestration is the penalty we face if we don't hit certain budget spending numbers, and that penalty is virtually mindless. Here is what it says: We will make across-the-board cuts in spending. Think about that in your own family life. If you were looking at the budget for your family and had some misfortune-a paycheck didn't come in—you would have to gauge priorities. While sitting at the kitchen table, you might say: What do we have to pay this month? Well, we have to pay the mortgage or we will be foreclosed upon. We better pay the light bill or they will turn off the electricity. So what can we cut back on? We are going to spend less at the grocery store.

Families make those decisions many of them—on a weekly or monthly basis. But sequestration says we will cut across the board. We will take a 5percent cut off the mortgage, off the utility bill, and off the groceries. It doesn't make sense, does it? But we did it. We did it for 2 years, and it was devastating.

We cut across the board when it came to medical research, for goodness' sakes. Here we were trying to find cures for cancer and heart disease and

diabetes and Alzheimer's, and we said we are going to make a 5-percent cut across the board. It made no sense whatsoever, nor did it make sense for the Department of Defense. They said: How in the world can we prepare for America's defense with across-theboard cuts? We are supposed to be recruiting and training the very best men and women to serve our Nation. They need to be ready for combat. We have to make them battle-ready so they will win any battle they are sent to and come home safe. We have to decide what equipment to purchase. We have to decide how to invest in longterm investments in technology and equipment so that we never come in second in any battle. Yet you are going to give us an across-the-board cut, Congress? Stop it. Stop sequestration.

That is what this debate is about.

What we have now is a proposal from the Republican side of the aisle to stop sequestration—across-the-board cuts in only one Agency: the Department of Defense. I think that is a good thing, to stop it, but it certainly isn't a balanced approach.

We have a lot of other things we do as a government that are important to the people of this country. We finance the education of young people who want to go to college. We do it with Pell grants and we do it with government loans. If we make across-theboard cuts there, we will create hardships and lack of opportunity for a lot of young people in America. When it comes to education, sequestration makes no sense.

When it comes to health care, it certainly makes no sense. We have obligations that we have entered into when it comes to our veterans and their health care. Are we going to make across-theboard cuts when it comes to veterans' health care? God forbid. We promised those men and women that if they would serve our country, we would stand by them when they came home.

Sequestration is a mindless cut when it comes to education and health care and medical research, as I mentioned earlier. So Democrats are saying to Republicans: Here we are on June 17, and our fiscal year ends on October 1. Let's not wait until the last minute to sit down and work out this problem. But what we hear from the other side of the aisle is this: We are not going to do it. We are just going to ignore it.

That is the problem in Washington when you don't face challenges squarely, honestly, on a bipartisan basis.

So here is what is likely to occur this week. We are going to vote for an authorization bill on the Department of Defense. Some of us will oppose the way it is being funded, but others will vote for it. Then we will come to the Defense appropriations bill, and I think what you will find is a unified effort on the Democratic side to say to the Republicans: Now is the time to sit down, not just on this appropriations bill but all the appropriations bills. Let's come up with an answer and solution to sequestration.

I heard the Republican leader say: Well, this is an indication that the Democrats are not committed to the defense of America. I couldn't disagree more because, you see, when we look at those who agree with us on the need for a different approach to budgeting, they include our Secretary of Defense, Ash Carter, and the Chairman of the Joint Chiefs of Staff, General Dempsey. These are the men who have been assigned the responsibility of leading this great military and keeping America safe, and they say this budget process which the Republican leader endorses is not a good one for the safety of America.

So let's do the right thing for the men and women in uniform, for our country, and for all the agencies of government. Let's sit down and solve this budget challenge now before it reaches the last minute in a crisis. Let's do it in June rather than in September, October, November, or December. Let's do it calmly, on a bipartisan basis, and engage the President as well as our colleagues from both sides of the aisle in Congress. That is the responsible, bipartisan, honest way to face the problem. I hope the Republican leader will join us in that effort.

Mr. President, I yield the floor.

The PRESIDING OFFICER. The Senator from Michigan.

THE BUDGET

Ms. STABENOW. Mr. President, I just want to commend our leader from Illinois for bringing up what is so critically important, which is the entire budget of the country. It is important that we get it right in supporting the authorization in front of us.

I understand the defense of our country is much more than just the Department of Defense. As a border State in Michigan, border security, which is not in the Defense appropriations bill, is incredibly important, as is cyber security, which we are hearing more and more about; the frontline of our men and women, the first responders, police officers, firefighters-who do we think actually answers the call in a community when there is some kind of local challenge or a terrorist attack; airport security—I could go on and on. These are all things that are not in the appropriations bill for the Department of Defense.

Unfortunately, without a bipartisan agreement to continue what was a very positive 2-year agreement put together that has been called the Ryan-Murray agreement to be able to balance out all the security needs as well as the economic security needs of our country without that, it is a mistake to begin the appropriations process one bill at a time.

So from my perspective, on behalf of the people of Michigan, whatever appropriations bill comes up next, no matter what it is, we should not begin that process until we have a bipartisan agreement, as we had for the last 2 years, so that no part of our national security is hurt or the economic security for the future of our country. Until we do that—and we can do that; we have done it before—we should not begin the appropriations process on a piecemeal basis.

I yield the floor.

The PRESIDING OFFICER. The Senator from Wyoming.

OBAMACARE

Mr. BARRASSO. Mr. President, last week, President Obama spoke at a meeting of the Catholic Health Association, and he told the association that his health care law, as he said, "worked out better than some of us anticipated."

Well, I can tell you that the President's health care law has worked out much worse—much worse—than the American people expected. It has worked out much worse than the President promised it was going to work. Hard-working families all across the country are suffering under the President's complicated, confusing, and costly health care law.

The new Senator from Michigan just gave his maiden speech this morning, and I welcome him to the Senate. The senior Senator from Michigan just spoke on the floor. Last week, she also spoke on the floor and talked about the millions of Americans who need subsidies to help cover the cost of these outrageously expensive ObamaCare mandates. Well, ObamaCare hurts many of the people in her home State of Michigan.

This insurance is going to get a lot more expensive for the people of Michigan next year. The Obama administration released new numbers recently showing how much more people are going to have to pay for their ObamaCare plans next year. There is one company in Michigan that has requested a rate increase of 38 percent. There are more than 20.000 people in Michigan who get their ObamaCare insurance from this company today. These people are looking at the prospect of their insurance costing 38 percent more next year. Other families in Michigan are facing rate hikes of 11 percent or 17 percent or 37 percent. depending on the specific plan they are in.

And it is not just happening in Michigan. In Washington State, one company says its premiums next year will be 19 percent higher. There are more than 7,000 people in Washington State who get their insurance from that company. Another company says it is raising its rates 9.6 percent. People in Washington are facing much higher insurance premiums, and they will still have the narrow networks that so many Americans have to deal with because of ObamaCare. When I say "narrow network," I mean fewer choices of hospitals, fewer choices of doctors to take care of them-limited choices. plus paying more.

So how big of a problem is it? Well, the Wall Street Journal had an article about these people the other day. On Friday, June 12, the headline was "Surprises in Health-Law Bills." The article says: "Out-of-network charges often aren't flagged before treatment." They call it medical bill shock.

This is under the President's health care law-medical bill shock; surprises in health-law bills. The article tells the story of Angela Gibonev from Mill Creek, WA-Washington State. She has insurance through the State exchange. She ObamaCare has ObamaCare, make no mistake about it. When she went to have a mammogram. it turned out the place that did the screening was outside her network, so she got a bill for \$932. President Obama promised that people would pay less under the health care law. Instead. people all across the country are getting stuck with surprise bills because of these narrow networks. And in spite of that, their premiums are going to jump again next year.

Some Democrats say that people shouldn't worry about these dramatic premium increases because the average increase-this is what the Democrats say—in some places won't be that high. Well, there is a new study that looked at the rate requests in eight different States for next year. It says that in those eight States, premiums for the silver plan in the ObamaCare exchange will only go up by, on average, 6 percent. The study says that in Connecticut, the average silver plan is only going to raise premiums 4 percent. It says if you shop around—if you shop around-you might be able to find a new plan next year that will go up by less than your current plan is going up.

So they are saying that across the board they are going up. The question is, How much are they going up? And if you shop around, you might be able to find a place they are not going up quite as much as they are with your current plan.

Is that what President Obama promised the American people? Did he promise the American people the rates would only go up 6 percent? No, that is not what he promised. He said rates would go down by \$2,500 per family, per year.

Did President Obama say your rates will go up a little less if you are willing to change plans every year? No. He said if you like your insurance, you can keep your insurance. That is what the President said.

Did the President promise that maybe your rates won't go up by quite as much if you are willing to accept a narrow network of providers? Did he say you should change your doctor every year by switching from plan to plan? No, of course not. He said if you like your doctor, you can keep your doctor.

I want to make another point about this new study. It is only talking about the average increases across all the plans offered in eight States. Even if

the average premium is only going up 6 percent in those eight States, a lot of people are going to end up paying much more.

There are families in Connecticut who may have to pay 16 percent more next year. That is how much more one company in Connecticut wants to charge almost 26,000 people who buy the ObamaCare plans today. Does the President think these families are happy that the average increase is only 4 percent when they get an increase of 16 percent? Is that what the President means when he says his health care law is working better than he anticipated and he said it just last week-because there are a lot of people in Connecticut who say it is not working and it is working much worse than they anticipated.

People have been writing to the State insurance department in Connecticut, and they are angry. They are angry with the President and alarmed at the ObamaCare price hikes. One person wrote that their insurance company is requesting a rate increase of 14.3 percent in Connecticut. For Democrats who say the average may be only 4 percent, some people will be paying over 14 percent more next year. The person asks: Does the average worker get a 14-percent salary increase? That is not what the people of Michigan. Washington, Connecticut or anywhere else thought they were going to get when Democrats called the law the Affordable Care Act.

Sometime in the next couple of weeks the Supreme Court is going to decide whether it is legal for President Obama to spend some of the billions of taxpayer dollars that he has been spending on the health care law. Now, the decision could affect more than 6 million Americans. Republicans have been watching this case very closely. We have been working on ideas to protect these people and to protect all Americans from the damages caused by the President's health care law.

If the Court rules against the President, then Republicans will be ready to sit down with Democrats to improve health care in America. We will take the opportunity to protect the people from ObamaCare's broken promises and to provide freedom to the people who are trapped in Washington-mandated health care. It will be up to the President and Democrats in Congress whether they want to join us or if they want to continue to insist that this law is working better than they anticipated. I hope they will work with us-work with us-on reforms that the American people need, want, and deserve.

I yield the floor.

The PRESIDING OFFICER. The Senator from Georgia.

AFFORDABLE CARE ACT

Mr. ISAKSON. Mr. President, before he leaves the floor, I thank the distinguished Senator from Wyoming, a physician himself, not just for his good remarks today but for his litany of good