

majority of the Nation's counties are expected to have only one or two insurers offering plans in the exchange, and eight entire States are expected to have only a single insurer in the exchange to choose from. That is because just last night we learned that Connecticut would likely become the latest State with only a single insurer on the exchange next year. We learned something else last night as well: One of the few remaining ObamaCare co-ops will not offer plans in New Jersey next year.

This is part of a broader trend we have seen across the country, with ObamaCare co-ops shuttering and forcing Americans to find new coverage as a result. Just look at what happened in New Hampshire. The Granite State's co-op was, in the words of New Hampshire Public Radio, "the exact type of business that was supposed to make the individual insurance market more competitive" under ObamaCare. But the co-op recently announced that it would close down operations in the State anyway. That is forcing thousands to find another plan, and it is forcing taxpayers to foot the bill.

Here is what one New Hampshire editorial had to say after the announcement:

The entire ObamaCare scheme was set up on faulty premises. . . . You can't force people to buy health insurance they don't want, subsidize mediocre insurance plans people can't afford, and still claim to hold down rising medical expenses.

"The program," the paper continued, is "destroying itself."

Collapsing co-ops and withdrawing insurers aren't the only signs that ObamaCare is "destroying itself." Just look at my home State of Kentucky, where premiums could rise by distressing rates—in some cases as high as 47 percent. It is no wonder my office continues to hear from people who are desperate for relief from this law.

One Louisville mom said her family's health care costs will consume nearly one-fifth of their budget this year. She said:

This health care law has been far from affordable for my family. Every year we extensively research for the least expensive coverage we can find. Nevertheless, our premiums continue to skyrocket. . . . Our out-of-pocket expenses have greatly increased as well. . . . No, we didn't have junk insurance before ObamaCare, but I'm rather certain that what we have now IS junk insurance. . . . I wish someone would explain to us how a hard working middle class family paying this much for health insurance became a loser under ObamaCare.

Here is another letter from a Lexington father of three and small businessman who has provided insurance to his employees at no cost for decades because he says it is "the right thing to do." Now he worries how he will be able to afford that next year, with his small business facing substantial increases when it comes to health care expenses.

Here is what he said:

At these rates, we will likely be forced to consider alternatives, including forgoing in-

surance altogether or pushing at least some of the additional cost onto our employees.

This is thanks to, as he put it, "the cynically named Affordable Care Act."

These are the realities of ObamaCare for middle-class Americans across our country. Democrats can deny it, Democrats can say this is all some messaging problem, Democrats can pretend ObamaCare has been terrific for the country, as the Democratic leader tried to convince us last week, or they can accept that many years after ObamaCare's passage, the opposite of Senator SCHUMER's prediction is proving true, and it is anything—anything—but terrific. The reason Americans are negative about ObamaCare is precisely because of its substance. Unfortunately, their fears have materialized.

ObamaCare is shrinking choices, and higher costs present a stark contradiction to what its champions promised. Democrats gave us plenty of soaring oratories in 2009. I remember it well. We are finding that the sleepless nights, unpaid bills, and broken promises are actually becoming the hallmarks of this partisan law.

It is time for Democrats to stop denying reality and ignoring the concerns of our country. They need to stop pretending that ObamaCare's failures can be solved by doubling down on ObamaCare with a government-run plan. It is time for Democrats to finally work with us to build a bridge away from ObamaCare and toward real care for the country because, as one Kentucky op-ed asked, "if the ACA is failing so completely in delivering on its promises, why keep it? Why throw good money after bad?"

The PRESIDING OFFICER. The Democratic leader.

THE SENIOR SENATOR FROM TEXAS

Mr. REID. Mr. President, I have a few things to say in a minute, but first I want to say this: Before coming to the Senate and the House, I was a trial lawyer. I have tried over 100 cases to juries, and some of those cases were very difficult. During the time we were in court with the opponent attorney, it was very hard, but as I look back to those days, never after a case was completed were there any hard feelings between me and my adversary during the trial.

The reason I mention that today is because I was thinking of my time here over the last few years. I have been in the Senate a long time. Someone else who has been here a long time, although not as long as I have, is the assistant Republican leader. He had a distinguished career, prior to coming here, in the law. He was a member of the Texas Supreme Court, and he was noted for being the lawyer that he is.

I want to say to my friend—he is here on the floor today—that we have had our differences, and we speak about them often. Yesterday I criticized him

for doing something that I thought was wrong and not in good keeping with the standards of the Senate, but I want everyone to know that my criticism of the senior Senator from Texas is not based on anything dealing with his character or integrity. I am going to continue criticizing him and others whom I feel are not living up to their responsibilities as a Member of the U.S. Senate.

I just want the RECORD spread because a lot of my intention over the last several months has been directed toward the Senator from Texas. I want him to know that I appreciate his being on the floor today. I look back with—pride is maybe the wrong word—satisfaction about my time in the courtroom. Those were difficult cases that I had. When it was all over with, the feelings of the two attorneys were over with. There were no ill feelings. We would then move on to our next client. So I hope the Senator from Texas accepts my brief statement here in the manner that it is being offered.

OBAMACARE

Mr. REID. Mr. President, the Republican leader loves to come to the floor once or twice a week to talk about how bad ObamaCare is. What I say to him is this: His constant attacks on ObamaCare do not take away from the fact that there are 20 million people who have health insurance today who didn't have it 6 years ago. The Senator from California came as the speech was being given by the Republican leader and said to me: Remind him of what is going on in California—that we love ObamaCare. It is working wonderfully. Millions of people in California have health insurance that they didn't have before. She reminded me that in those States where the Republican Governors have agreed to do Medicaid, it is great. In fact, where States have expanded into Medicaid, the rates are approaching 10 percent lower than in other States.

I need not look at California. Let's look at Nevada. We have a conservative Republican Governor. Brian Sandoval is his name. I have learned to accept the fact that he is doing a good job. In spite of the fact that in running for Governor he beat my son, Brian Sandoval is a good person. He is doing a good job as Governor of the State of Nevada. He stepped aside and was not worried about the criticism he would receive by helping the people of the State of Nevada, and he has Medicaid in the State of Nevada. The rates there are some 7, 8 percent lower than had he not done that.

My friend, the Republican leader, complains about the few choices in the ObamaCare marketplace. Wow, that takes a lot of chutzpah to say that. Before ObamaCare, people had no choice, or the choice was either paying a lot, a whole lot, or not doing anything. Many people just skipped insurance. They were willing to take their chances.