

Mr. RISCH, Mr. PETERS, Mr. WYDEN, Mr. WARNER, Mr. SULLIVAN, Mr. BLUNT, Mr. BOOZMAN, Mr. ROBERTS, Mr. KENNEDY, Mr. COCHRAN, Mr. BARRASSO, Ms. COLLINS, Mr. TOOMEY, Mr. MANCHIN, Mr. FLAKE, Mr. BOOKER, and Mrs. CAPITO):

S. Res. 6. A resolution objecting to United Nations Security Council Resolution 2334 and to all efforts that undermine direct negotiations between Israel and the Palestinians for a secure and peaceful settlement; to the Committee on Foreign Relations.

By Mr. CARDIN (for himself, Mr. LEAHY, Ms. WARREN, Mr. CARPER, Mrs. MURRAY, Mr. WYDEN, Mr. DURBIN, Mr. REED, Ms. STABENOW, Mr. BROWN, Mr. CASEY, Ms. KLOBUCHAR, Mr. WHITEHOUSE, Mr. UDALL, Mr. MERKLEY, Mr. BENNETT, Mr. FRANKEN, Mr. COONS, Mr. BLUMENTHAL, Ms. BALDWIN, Mr. MURPHY, Ms. HIRONO, Mr. HEINRICH, Mr. MARKEY, Mr. BOOKER, Mr. PETERS, Mr. VAN HOLLEN, and Mrs. FEINSTEIN):

S. Con. Res. 4. A concurrent resolution clarifying any potential misunderstanding as to whether actions taken by President-elect Donald Trump constitute a violation of the Emoluments Clause, and calling on President-elect Trump to divest his interest in, and sever his relationship to, the Trump Organization; to the Committee on Homeland Security and Governmental Affairs.

ADDITIONAL COSPONSORS

S. 11

At the request of Mr. HELLER, the name of the Senator from Texas (Mr. CORNYN) was added as a cosponsor of S. 11, a bill to recognize Jerusalem as the capital of Israel, to relocate to Jerusalem the United States Embassy in Israel, and for other purposes.

At the request of Mr. TOOMEY, his name was added as a cosponsor of S. 11, supra.

S. 17

At the request of Mr. SASSE, the names of the Senator from Wisconsin (Mr. JOHNSON), the Senator from Delaware (Mr. CARPER), the Senator from Hawaii (Mr. SCHATZ), the Senator from Wisconsin (Ms. BALDWIN), the Senator from Iowa (Mrs. ERNST) and the Senator from Wyoming (Mr. ENZI) were added as cosponsors of S. 17, a bill to ensure the Government Accountability Office has adequate access to information.

S.J. RES. 2

At the request of Mr. CRUZ, the name of the Senator from Nebraska (Mr. SASSE) was added as a cosponsor of S.J. Res. 2, a joint resolution proposing an amendment to the Constitution of the United States relative to limiting the number of terms that a Member of Congress may serve.

S. RES. 5

At the request of Mr. MORAN, the name of the Senator from Kansas (Mr. ROBERTS) was added as a cosponsor of S. Res. 5, a resolution expressing the sense of the Senate in support of Israel.

STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

By Mr. FLAKE (for himself and Mr. JOHNSON):

S. 28. A bill to amend the Internal Revenue Code of 1986 to expand the permissible use of health savings accounts to include health insurance payments and to increase the dollar limitation for contributions to health savings accounts, and for other purposes; to the Committee on Finance.

Mr. FLAKE. Mr. President, I rise to speak today about legislation I am introducing, the Health Savings Account Expansion Act.

Earlier this month, individuals across this country were once again faced with fewer choices and increased costs when purchasing health insurance coverage. Unfortunately, this has been a common occurrence since the Affordable Care Act's inception, but no State, I can tell you, is feeling the pinch more than my State of Arizona. Prior to the flawed rollout of the exchanges in 2013, Arizona had 24 health insurance companies offering plans in the individual market. Just last year, residents in Arizona's most populous county Maricopa, where I live, had only 8 private providers to choose from on the exchange—so from 24 to 8. Then, if that wasn't bad enough, a few months ago, individuals all across Arizona received notification that their insurance plans were no longer being offered, despite the current administration's hollow promise that they could keep their plans. Now nearly stripped of their preferred health insurance, residents in 14 of 15 Arizona counties—14 out of 15 counties—logged into the ObamaCare exchanges to shop for new plans only to discover that instead of the vibrant marketplace they used to have, they were left with only one insurer to choose from—so from 24 to 8, to 1 for 14 of Arizona's 15 counties.

So today, when I hear my friends on the other side of the aisle talking about preserving this wonderful program, I am saying "What State of denial do you live in?" because it is certainly not working in Arizona. In fact, Pinal County in Arizona briefly held the unfortunate distinction as the only county in America without a single insurer willing to offer plans on its exchange, not a single one. Fortunately, a few months later, one stepped in—just one. Of the plans that were ultimately made available to Arizonans on the exchange, the average policy came with a premium hike of nearly 50 percent—an average of nearly 50 percent. With only one game in town, there was no shopping around for a better deal.

To help put this in perspective, I would like to compare the average cost of health care coverage in Arizona to one of the most important purchases a family will ever make, and that is a home. Throughout most counties in Arizona, it is now cheaper to put a roof over your family's head than it is to pay your monthly health insurance premium under ObamaCare.

Let me say that again. Throughout most counties in Arizona, it is now cheaper to put a roof over your family's head than it is to pay your month-

ly health insurance premium under ObamaCare. This is for Maricopa County. It is the county in which I live and includes Phoenix. Homeowners can expect to pay nearly \$500 more per month on their health insurance than they do on their house—\$500 more on their health insurance than they do on their house. This is for the ObamaCare silver plan premium. This is a family—age 40 with two children. So that's about the median, and this is the median mortgage payment with respect to Maricopa County—\$500 more.

Let's see the visual for Pima County. Pima County is home to Tucson. Health care premiums ran an average family \$100 more per month than their mortgage. So in Pima County you are still paying more—\$100 more for your health insurance premium than you are for your mortgage.

Then there is Pinal County, the third largest in Arizona. According to Arizona's Department of Insurance, the average premium for a silver plan in Pinal County for the average family of four is over \$1700. That is double the median monthly mortgage payment for the same county. If you live in Pinal County, AZ, you are paying twice as much for your health insurance premium.

Keep in mind, we are talking about the premium, to say nothing of what happens when you go to the hospital or to your doctor and you have to pay deductibles that are through the roof or co-pays that people have never experienced before. So when they utilize that coverage they paid for with their premium, they realize they can't afford that either.

The situation isn't unique to these counties, the three most populous counties in Arizona. In all 15 of Arizona's counties, premiums for a family of 4 dramatically exceed the median monthly mortgage.

It is unacceptable for the Federal Government to force families to spend upwards of \$1,700 per month of their hard-earned income on a substandard product without options or choices, only to then slap them with a draconian penalty that they simply can't afford to pay for an untenable law.

Arizona is, without a doubt, ground zero for the structural failures that are plaguing insurance markets around the country. Insurance exchanges are on the verge of collapsing; premiums, deductibles, out-of-pocket expenses are skyrocketing; and our health care system is in desperate need of reform. That is why I stand here today to introduce the Health Savings Account Expansion Act.

The Health Savings Account Expansion Act goes a long way toward reforming our health care system by putting consumers back in charge of their own health care. The bill provides individuals and families with freedom to choose the health care that best meets their needs and allows them to use their health savings accounts on medical products and services they value most.