

couldn't make the mandate of the required plan work because it basically took the risk out of the system.

The notion that somehow this new idea by my colleagues is going to be the silver bullet is, in my opinion, not an answer at all. People who would be the ones who could get that kind of coverage for a short period of time would then end up leaving the rest of the people without adequate coverage. As I said, what happens is, the costs then just go up, and then the market has to adjust. I would say that in our State—because a lot of people are talking about leaving the individual markets over the proposals that we are talking about today because they are concerned about the costs and who is going to be covered—you would see a very rapid collapse of the individual market exacerbated by what my colleagues from Texas and Utah are proposing.

There are numerous nonpartisan health experts who seem to be saying the same thing. There is the American Academy of Actuaries, where one individual said:

People who are healthy now would tend to choose noncompliant plans with really basic benefits. People who want or need more comprehensive coverage could find it out of their reach, because it could become unaffordable.

Another individual from the American Enterprise Institute wrote that “the main effect of the Cruz-Lee amendment would be to shift costs from healthy consumers to less healthy consumers and households with lower incomes.”

Douglas Holtz-Eakin, a Republican and former Director of the Congressional Budget Office called the amendment by my colleagues from Texas and Utah “a recipe for a meltdown.”

Larry Levitt, senior vice president at the Kaiser Family Foundation, summed it up best when he called the amendment “a recipe for instability and discrimination.”

So you can see that many people already understand the idea of junk insurance is not a market solution at all. It is not really even healthcare coverage. In its May 24 score of the House proposal, the CBO provided a definition of health insurance, saying that they would “broadly define health insurance coverage as consisting of a comprehensive major medical policy that, at a minimum, covers high-cost medical events and various services, including those provided by physicians and hospitals.”

To me it seems pretty clear that the types of plans that could be sold under this proposal don't meet that definition.

What are essential benefits that we expect to be covered in a plan? Obviously, hospitalization, emergency services, ambulatory services, mental health, prescription drugs, rehabilitation, if needed, laboratory services, like lab tests, and we have moved toward some preventive, health, and wellness measures. Those are the es-

sential benefits that are supposed to be in a plan, and I want my colleagues to know that this experiment was tried. It failed. It drove insurers out of the marketplace because it just made the plans that were covering essential benefits so costly by distorting—really tearing the market apart.

The second point about the proposal we are hearing about is that it is still a war on Medicaid. In my opinion there are cost-effective ways for us to continue access to healthcare. I have brought them up on the Senate floor. One would be looking at rebalancing from nursing home care to community-based care or, as I have mentioned, a basic health plan that bundles up a population and serves them up to get a discount so that individuals would have as much clout as a large employer would have in the marketplace.

I hope that my colleagues will stop the focus on capping, cutting Medicare—because it would throw so many people off of the system—and focus on rebalancing people to the type of healthcare that will help us save costs, keep people in their homes, and give consumers the ability to compete cost effectively in the individual market.

These are the problems I still see with this proposal. To think, basically, that junk insurance will be the way for us to get a proposal and to see that Medicaid is still the target in a war on Medicaid, to me, is not the proposal to move forward on. I hope our colleagues will realize that both of these have severe faults and will sit down and talk about the proposals that will help us in establishing a more robust individual market.

I thank the Presiding Officer.

I yield the floor.

THE PRESIDING OFFICER. The majority leader.

## LEGISLATIVE SESSION

### MORNING BUSINESS

MR. MCCONNELL. Mr. President, I ask unanimous consent that the Senate be in a period of morning business, with Senators permitted to speak therein for up to 10 minutes each.

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

### REMEMBERING R.J. CORMAN

MR. MCCONNELL. Mr. President, today I wish to remember the life of my dear friend, R.J. Corman, and to congratulate a business he started in Kentucky on its 30th anniversary. A man from humble beginnings, Rick started a company at the age of 18 with only a backhoe and a dump truck. With a keen business sense and a tireless work ethic, Rick built his company and earned a reputation for doing work better and faster than anyone else in the business. Today the R.J. Corman Railroad Group employs over 1,600 people and operates in 24 States.

Rick's life was tragically cut short when he passed away in August 2013 at the age of 58 after a long fight with multiple myeloma, a blood cancer. Although his company had to learn how to succeed without him, the signature red locomotives and white cross-rail fences still carry Rick's name and his legacy.

Those who knew Rick could agree that he worked hard, cherished honesty, and had an infectious laugh. In 2011, Fortune magazine published a profile on Rick and his business. It read, “In the way he operates—and faces the world—Rick Corman is truly larger than life.”

Rick started his company making track repairs for major railroads in 1973. With vision and determination, Rick convinced people to take a chance on him, and he began to expand his company.

This year, one of his businesses, the R.J. Corman Railroad Co., is celebrating its 30th year of operation. It opened in 1987, when Federal deregulation allowed railroads to sell unwanted lines of track. Rick, seeing both a profitable venture and a way to provide an economic boost to rural areas, began purchasing short line railroads. Today the business operates 11 railroad lines and more than 900 miles of track.

When Hurricane Katrina devastated the gulf coast in 2005, Rick's emergency response operation immediately offered to help. Rick personally oversaw the repairing of railways damaged by the storm. Despite the heavy damage, Rick answered the call to help those in need.

Rick's business acumen was impressive, but even more extraordinary was his unstoppable spirit. When he was diagnosed with cancer in 2001, he fought far beyond the doctors' expectations. Rick continued to work, to enjoy life, and even to finish the Boston Marathon. He deeply cared for his employees and his community. When one of his employees lost his home to a fire, Rick sent the family a temporary trailer the next day. Over the course of his life, Rick and his company made numerous contributions to St. Joseph Hospital in Jessamine County. The hospital remembered Rick as the largest philanthropic supporter in its history.

Rick's compassion and love of life inspired so many friends, family, and employees. He may be gone, but his legacy will remain, as we celebrate the 30th year of the R.J. Corman Railroad Co. Rick believed in his employees, and he said, “It's really the people that make this company so different. It's not me; it's the people.” Today I ask my colleagues to help me remember Rick for his kindness, his courage, and his undefeated spirit.

The Lexington Herald-Leader recently published an article about Rick's life and legacy. I ask unanimous consent that the full article be printed in the RECORD.

There being no objection, the material was ordered to be printed in the RECORD, as follows: