

By Mrs. SHAHEEN (for herself, Ms. STABENOW, Mr. CASEY, Mr. REED, Mr. BLUMENTHAL, Ms. HASSAN, Ms. KLOBUCHAR, Mr. TESTER, Mr. KAINE, Mr. KING, Ms. HARRIS, Mr. WHITEHOUSE, Ms. BALDWIN, Ms. HIRONO, and Mr. MURPHY):

S. 964. A bill to amend the Patient Protection and Affordable Care Act to improve cost-sharing subsidies; to the Committee on Health, Education, Labor, and Pensions.

By Mr. JONES (for himself and Mr. COTTON):

S. 965. A bill to provide for programs of scholarships for members of Junior Reserve Officers' Training Corps units toward obtaining private pilot's licenses, and for other purposes; to the Committee on Armed Services.

By Mr. PORTMAN (for himself and Mr. BENNET):

S. 966. A bill to amend title XVIII of the Social Security Act to modernize the physician self-referral prohibitions to promote care coordination in the merit-based incentive payment system and to facilitate physician practice participation in alternative payment models under the Medicare program, and for other purposes; to the Committee on Finance.

By Mrs. SHAHEEN (for herself, Ms. BALDWIN, and Mr. MERKLEY):

S. 967. A bill to amend the Public Health Service Act to establish limitations on cost-sharing for out-of-network services in the individual market, to prohibit balance billing for such services, and for other purposes; to the Committee on Health, Education, Labor, and Pensions.

By Mr. REED (for himself, Mr. DURBIN, Ms. WARREN, and Mr. MURPHY):

S. 968. A bill to provide for institutional risk-sharing in the Federal student loan programs; to the Committee on Health, Education, Labor, and Pensions.

By Mr. REED (for himself, Mr. CASEY, and Mr. COONS):

S. 969. A bill to improve quality and accountability for educator preparation programs; to the Committee on Health, Education, Labor, and Pensions.

By Mr. TESTER (for himself, Mr. WICKER, and Mr. KING):

S. 970. A bill to amend the Public Health Service Act to provide for the participation of physical therapists in the National Health Service Corps Loan Repayment Program, and for other purposes; to the Committee on Health, Education, Labor, and Pensions.

By Ms. SMITH:

S. 971. A bill to amend title 5, United States Code, to clarify that during a lapse in appropriations certain services relating to the Federal Employees Health Benefits Program are excepted services under the Anti-Deficiency Act, and for other purposes; to the Committee on Homeland Security and Governmental Affairs.

By Mr. GRASSLEY (for himself and Mr. WYDEN):

S. 972. A bill to amend the Internal Revenue Code of 1986 to encourage retirement savings, and for other purposes; to the Committee on Finance.

By Ms. SMITH:

S. 973. A bill to amend title 5, United States Code, to continue supplemental dental and vision benefits and long-term care insurance coverage for Federal employees affected by a Government shutdown, and for other purposes; to the Committee on Homeland Security and Governmental Affairs.

By Mrs. FEINSTEIN (for herself and Ms. HARRIS):

S. 974. A bill to modify the authorized uses of certain property conveyed by the United States in Los Angeles, California; to the Committee on Armed Services.

By Mrs. MURRAY (for herself, Ms. WARREN, Ms. SMITH, Ms. BALDWIN, Ms. STABENOW, Mrs. SHAHEEN, Ms. KLOBUCHAR, Mr. SANDERS, Mrs. GILLIBRAND, Mr. KAINE, Mrs. FEINSTEIN, Ms. CANTWELL, Ms. CORTEZ MASTO, Ms. HIRONO, Ms. DUCKWORTH, Ms. HASSAN, Ms. HARRIS, Mr. MERKLEY, Mr. MENENDEZ, Mr. BENNET, Ms. ROSEN, Mr. BLUMENTHAL, and Mr. WYDEN):

S. 975. A bill to amend the Employee Retirement Income Security Act of 1974 to provide for greater spousal protection under defined contribution plans, and for other purposes; to the Committee on Health, Education, Labor, and Pensions.

By Mrs. GILLIBRAND (for herself, Mr. GRASSLEY, Ms. ERNST, Mr. RUBIO, Mrs. CAPITO, Mr. BLUMENTHAL, Ms. HASSAN, Mr. REED, Mr. WARNER, and Mrs. SHAHEEN):

S. 976. A bill to amend the Higher Education Act of 1965 and the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act to combat campus sexual assault, and for other purposes; to the Committee on Health, Education, Labor, and Pensions.

By Mr. SCOTT of Florida (for himself and Mr. HAWLEY):

S. 977. A bill to address the high cost of prescription drugs; to the Committee on Health, Education, Labor, and Pensions.

#### SUBMISSION OF CONCURRENT AND SENATE RESOLUTIONS

The following concurrent resolutions and Senate resolutions were read, and referred (or acted upon), as indicated:

By Mr. WYDEN (for himself and Mrs. FISCHER):

S. Res. 133. A resolution honoring the life and legacy of Elizabeth Smith Friedman, Cryptanalyst; considered and agreed to.

By Mr. PAUL:

S. Con. Res. 11. A concurrent resolution setting forth the congressional budget for the United States Government for fiscal year 2020 and setting forth the appropriate budgetary levels for fiscal years 2021 through 2029; to the Committee on the Budget.

By Mr. ENZI:

S. Con. Res. 12. An original concurrent resolution setting forth the congressional budget for the United States Government for fiscal year 2020 and setting forth the appropriate budgetary levels for fiscal years 2021 through 2024; from the Committee on the Budget; placed on the calendar.

#### ADDITIONAL COSPONSORS

S. 178

At the request of Mr. RUBIO, the name of the Senator from Vermont (Mr. SANDERS) was added as a cosponsor of S. 178, a bill to condemn gross human rights violations of ethnic Turkic Muslims in Xinjiang, and calling for an end to arbitrary detention, torture, and harassment of these communities inside and outside China.

S. 179

At the request of Mr. TESTER, the name of the Senator from Illinois (Ms. DUCKWORTH) was added as a cosponsor of S. 179, a bill to direct the Secretary of Veterans Affairs to carry out a clinical trial of the effects of cannabis on certain health outcomes of adults with chronic pain and post-traumatic stress disorder, and for other purposes.

S. 260

At the request of Mr. CASEY, the name of the Senator from New Hampshire (Ms. HASSAN) was added as a cosponsor of S. 260, a bill to assist employers providing employment under special certificates issued under section 14(c) of the Fair Labor Standards Act of 1938 to transform their business and program models, to support individuals with disabilities to transition to competitive integrated employment, to phase out the use of such special certificates, and for other purposes.

S. 362

At the request of Mr. WYDEN, the name of the Senator from Mississippi (Mr. WICKER) was added as a cosponsor of S. 362, a bill to amend the Internal Revenue Code of 1986 to reform taxation of alcoholic beverages.

S. 427

At the request of Mr. MENENDEZ, the names of the Senator from Alabama (Mr. JONES) and the Senator from Kansas (Mr. ROBERTS) were added as cosponsors of S. 427, a bill to amend the Public Health Service Act to enhance activities of the National Institutes of Health with respect to research on autism spectrum disorder and enhance programs relating to autism, and for other purposes.

S. 433

At the request of Ms. COLLINS, the name of the Senator from Indiana (Mr. YOUNG) was added as a cosponsor of S. 433, a bill to amend title XVIII of the Social Security Act to improve home health payment reforms under the Medicare program.

S. 456

At the request of Mr. REED, the name of the Senator from California (Ms. HARRIS) was added as a cosponsor of S. 456, a bill to provide for the adjustment of status of certain nationals of Liberia to that of lawful permanent residents, and for other purposes.

S. 518

At the request of Ms. CANTWELL, the names of the Senator from Colorado (Mr. BENNET), the Senator from New Mexico (Mr. UDALL), the Senator from New Mexico (Mr. HEINRICH) and the Senator from Montana (Mr. TESTER) were added as cosponsors of S. 518, a bill to amend title XVIII of the Social Security Act to provide for Medicare coverage of certain lymphedema compression treatment items as items of durable medical equipment.

S. 521

At the request of Mr. BROWN, the name of the Senator from Nevada (Ms. CORTEZ MASTO) was added as a cosponsor of S. 521, a bill to amend title II of the Social Security Act to repeal the Government pension offset and windfall elimination provisions.

S. 546

At the request of Mrs. GILLIBRAND, the name of the Senator from Missouri (Mr. BLUNT) was added as a cosponsor of S. 546, a bill to extend authorization for the September 11th Victim Compensation Fund of 2001 through fiscal year 2090, and for other purposes.

S. 559

At the request of Mr. TESTER, the name of the Senator from Wisconsin (Ms. BALDWIN) was added as a cosponsor of S. 559, a bill to amend the Family and Medical Leave Act of 1993 to provide leave because of the death of a son or daughter.

S. 600

At the request of Mr. HOEVEN, the names of the Senator from Indiana (Mr. BRAUN) and the Senator from Tennessee (Mrs. BLACKBURN) were added as cosponsors of S. 600, a bill to require the Secretary of Transportation to establish a working group to study regulatory and legislative improvements for the livestock, insect, and agricultural commodities transport industries, and for other purposes.

S. 629

At the request of Mr. TESTER, the name of the Senator from Illinois (Ms. DUCKWORTH) was added as a cosponsor of S. 629, a bill to require the Secretary of Veterans Affairs to review the processes and requirements of the Department of Veterans Affairs for scheduling appointments for health care and conducting consultations under the laws administered by the Secretary, and for other purposes.

S. 635

At the request of Mr. LEAHY, the name of the Senator from New Jersey (Mr. BOOKER) was added as a cosponsor of S. 635, a bill to restore statutory rights to the people of the United States from forced arbitration.

S. 655

At the request of Mr. DURBIN, the names of the Senator from Connecticut (Mr. BLUMENTHAL), the Senator from Ohio (Mr. BROWN), the Senator from Rhode Island (Mr. REED), the Senator from Oregon (Mr. WYDEN), and the Senator from Oregon (Mr. MERKLEY) were added as cosponsors of S. 655, a bill to impose additional restrictions on tobacco flavors for use in e-cigarettes.

S. 698

At the request of Mr. MENENDEZ, the name of the Senator from Massachusetts (Ms. WARREN) was added as a cosponsor of S. 698, a bill to amend the Internal Revenue Code of 1986 to provide equitable treatment for residents of Puerto Rico with respect to the refundable portion of the child tax credit and to provide the same treatment to families in Puerto Rico with one child or two children that is currently provided to island families with three or more children.

S. 703

At the request of Mrs. FEINSTEIN, the name of the Senator from New Mexico (Mr. UDALL) was added as a cosponsor of S. 703, a bill to amend title 10, United States Code, to address health, safety, and environmental hazards at private military housing units, to prohibit the payment by members of the Armed Forces of deposits or other fees relating to such housing units, and for other purposes.

S. 741

At the request of Ms. SMITH, the names of the Senator from Arkansas (Mr. BOOZMAN) and the Senator from Massachusetts (Mr. MARKEY) were added as cosponsors of S. 741, a bill to amend the Public Health Service Act to require group and individual health insurance coverage and group health plans to provide for cost sharing for oral anticancer drugs on terms no less favorable than the cost sharing provided for anticancer medications administered by a health care provider.

S. 778

At the request of Ms. MURKOWSKI, the name of the Senator from Maine (Mr. KING) was added as a cosponsor of S. 778, a bill to direct the Secretary of Commerce, acting through the Administrator of the National Oceanic and Atmospheric Administration, to conduct coastal community vulnerability assessments related to ocean acidification, and for other purposes.

S. 814

At the request of Mrs. SHAHEEN, the name of the Senator from Alaska (Ms. MURKOWSKI) was added as a cosponsor of S. 814, a bill to amend title XVIII of the Social Security Act to improve access to diabetes outpatient self-management training services, and for other purposes.

S. 815

At the request of Mr. BOOZMAN, the name of the Senator from New Mexico (Mr. UDALL) was added as a cosponsor of S. 815, a bill to amend the Internal Revenue Code of 1986 to allow a refundable tax credit against income tax for the purchase of qualified access technology for the blind.

S. 827

At the request of Mr. WHITEHOUSE, the name of the Senator from Ohio (Mr. BROWN) was added as a cosponsor of S. 827, a bill to designate certain National Forest System land and certain public land under the jurisdiction of the Secretary of the Interior in the States of Idaho, Montana, Oregon, Washington, and Wyoming as wilderness, wild and scenic rivers, wildland recovery areas, and biological connecting corridors, and for other purposes.

S. 846

At the request of Mr. CORNYN, the names of the Senator from Florida (Mr. RUBIO) and the Senator from Oklahoma (Mr. INHOFE) were added as cosponsors of S. 846, a bill to amend title 49, United States Code, to limit certain rolling stock procurements, and for other purposes.

S. 854

At the request of Mr. CARDIN, the names of the Senator from Oregon (Mr. MERKLEY) and the Senator from Maryland (Mr. VAN HOLLEN) were added as cosponsors of S. 854, a bill to require human rights certifications for arms sales, and for other purposes.

S. 879

At the request of Mr. VAN HOLLEN, the names of the Senator from Hawaii

(Mr. SCHATZ), the Senator from New Jersey (Mr. BOOKER), and the Senator from New Jersey (Mr. MENENDEZ) were added as cosponsors of S. 879, a bill to provide a process for granting lawful permanent resident status to aliens from certain countries who meet specified eligibility requirements, and for other purposes.

S. 910

At the request of Mr. WICKER, the names of the Senator from Washington (Ms. CANTWELL) and the Senator from Alaska (Mr. SULLIVAN) were added as cosponsors of S. 910, a bill to reauthorize and amend the National Sea Grant College Program Act, and for other purposes.

S. 914

At the request of Mr. WICKER, the name of the Senator from Alaska (Mr. SULLIVAN) was added as a cosponsor of S. 914, a bill to reauthorize the Integrated Coastal and Ocean Observation System Act of 2009, to clarify the authority of the Administrator of the National Oceanic and Atmospheric Administration with respect to post-storm assessments, and to require the establishment of a National Water Center, and for other purposes.

S. 931

At the request of Mr. CASEY, the name of the Senator from Illinois (Ms. DUCKWORTH) was added as a cosponsor of S. 931, a bill to amend the Internal Revenue Code of 1986 to enhance the Child and Dependent Care Tax Credit and make the credit fully refundable.

S. 949

At the request of Mr. UDALL, the names of the Senator from Virginia (Mr. WARNER) and the Senator from Arizona (Ms. SINEMA) were added as cosponsors of S. 949, a bill to expand Americans' access to the ballot box, reduce the influence of big money in politics, and strengthen ethics rules for public servants, and for other purposes.

S.J. RES. 11

At the request of Mr. MERKLEY, the name of the Senator from Delaware (Mr. COONS) was added as a cosponsor of S.J. Res. 11, a joint resolution to prohibit the unauthorized use of United States Armed Forces in hostilities with respect to Venezuela.

S. RES. 85

At the request of Mr. BROWN, the names of the Senator from Washington (Mrs. MURRAY), the Senator from Oregon (Mr. WYDEN), the Senator from Delaware (Mr. CARPER), the Senator from Delaware (Mr. COONS), the Senator from Alabama (Mr. JONES), the Senator from Illinois (Mr. DURBIN), and the Senator from Maryland (Mr. CARDIN) were added as cosponsors of S. Res. 85, a resolution recognizing the 100th anniversary of the founding of Easterseals, a leading advocate and service provider for children and adults with disabilities, including veterans and older adults, and their caregivers and families.

S. RES. 99

At the request of Mr. PETERS, the names of the Senator from Montana

(Mr. DAINES), the Senator from Oregon (Mr. WYDEN), the Senator from Maryland (Mr. CARDIN) and the Senator from Hawaii (Mr. SCHATZ) were added as cosponsors of S. Res. 99, a resolution expressing the sense of the Senate that Congress should take all appropriate measures to ensure that the United States Postal Service remains an independent establishment of the Federal Government and is not subject to privatization.

S. RES. 120

At the request of Mr. CARDIN, the names of the Senator from Montana (Mr. DAINES), the Senator from Kansas (Mr. MORAN) and the Senator from Delaware (Mr. CARPER) were added as cosponsors of S. Res. 120, a resolution opposing efforts to delegitimize the State of Israel and the Global Boycott, Divestment, and Sanctions Movement targeting Israel.

S. RES. 123

At the request of Mr. RISCH, the names of the Senator from New Mexico (Mr. UDALL), the Senator from Delaware (Mr. COONS) and the Senator from Florida (Mr. RUBIO) were added as cosponsors of S. Res. 123, a resolution supporting the North Atlantic Treaty Organization and recognizing its 70 years of accomplishments.

AMENDMENT NO. 205

At the request of Mr. LEAHY, the names of the Senator from Maryland (Mr. CARDIN), the Senator from West Virginia (Mr. MANCHIN), the Senator from Nevada (Ms. CORTEZ MASTO), the Senator from Wisconsin (Ms. BALDWIN), the Senator from New Jersey (Mr. BOOKER), the Senator from Ohio (Mr. BROWN), the Senator from Illinois (Mr. DURBIN), the Senator from New York (Mrs. GILLIBRAND), the Senator from California (Ms. HARRIS), the Senator from Hawaii (Ms. HIRONO), the Senator from Minnesota (Ms. KLOBUCHAR), the Senator from Massachusetts (Mr. MARKEY), the Senator from Washington (Mrs. MURRAY), the Senator from Vermont (Mr. SANDERS), the Senator from New York (Mr. SCHUMER) and the Senator from Maryland (Mr. VAN HOLLEN) were added as cosponsors of amendment No. 205 intended to be proposed to H.R. 268, a bill making supplemental appropriations for the fiscal year ending September 30, 2019, and for other purposes.

AMENDMENT NO. 228

At the request of Mr. SCHUMER, the names of the Senator from Colorado (Mr. BENNET), the Senator from West Virginia (Mr. MANCHIN), the Senator from Nevada (Ms. ROSEN), the Senator from New York (Mrs. GILLIBRAND) and the Senator from New Mexico (Mr. UDALL) were added as cosponsors of amendment No. 228 intended to be proposed to H.R. 268, a bill making supplemental appropriations for the fiscal year ending September 30, 2019, and for other purposes.

## STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

By Mr. REED (for himself, Mr. DURBIN, Ms. WARREN, and Mr. MURPHY):

S. 968. A bill to provide for institutional risk-sharing in the Federal student loan programs; to the Committee on Health, Education, Labor, and Pensions.

Mr. REED. Mr. President, we all recognize that a postsecondary education is required for most family-sustaining, middle-class jobs, and that an educated workforce is essential to a modern, productive economy. A report by the Georgetown University Center on Education and the Workforce found that college-level intensive business services have replaced manufacturing as the largest sector in the U.S. economy, and that while college-educated workers make up only 32 percent of the workforce, they now produce more than 50 percent of the Nation's economic output, up from 13 percent in 1967. A college degree also pays off, with one recent analysis estimating that the typical college graduate will earn \$900,000 more of their lifetime than the typical high school graduate.

Yet just as there is growing recognition that postsecondary education is indispensable in the modern economy, families are being required to shoulder growing debt burdens that threaten access to college and their financial health. According to an analysis by the Federal Reserve, student loan debt per capita doubled between 2005 and 2014, rising from \$5,000 to \$10,000. This is a growing drag on our economy. As student loan debt has grown, young adults have put off buying homes or cars, starting a family, saving for retirement, or launching new businesses. They have literally mortgaged their economic future.

We know that student loan borrowers are struggling. The Secretary of Education just testified before the Senate Labor, Health and Human Services, and Education Appropriations Subcommittee that 43 percent of the student loans in the nearly \$1.5 trillion Federal student loan portfolio are in default, more than 30 days delinquent, or negatively amortized. The Federal Reserve Bank of New York reports that the balance of defaulted loans now exceeds \$120 billion. More than 8 million borrowers currently have a loan in default.

Default is catastrophic for student loan borrowers. Only in rare instances can the debt be discharged in bankruptcy. The Federal government has the power to withhold tax refunds, garnish wages, and even garnish Social Security benefits to collect defaulted student loans.

We have seen the costs to students and taxpayers when institutions are not held accountable. Corinthian Colleges and ITT are two examples of institutions that failed their students while benefitting from Federal student aid. Their fraudulent business practices

eventually led to their demise, but not before leaving their students and taxpayers on the hook for millions of dollars in student loan debt. More recently, we have seen the closure of Argosy University, South University, and the Art Institutes, all operated by the Dream Center, leave roughly 26,000 students in the lurch.

We cannot wait until an institution is catastrophically failing its students before taking action. Institutions need greater financial incentives to act before default rates rise. Simply put, we cannot tackle the student loan debt crisis without States and institutions stepping up and taking greater responsibility for college costs and student borrowing.

That is why I am pleased to reintroduce the Protect Student Borrowers Act with Senators DURBIN, WARREN, and MURPHY. Our legislation seeks to ensure there is more skin in the game when it comes to student loan debt by setting stronger market incentives for colleges and universities to provide better and more affordable education to students, which should in turn help put the brakes on rising student loan defaults.

The Protect Student Borrowers Act would hold colleges and universities accountable for student loan defaults by requiring them to repay a percentage of defaulted loans. Only institutions that have one-third or more of their students borrow would be included in the bill's risk-sharing requirements based on their cohort default rate. Risk-sharing requirements would kick in when the default rate exceeds 15 percent. As the institution's default rate rises, so too will the institution's risk-share payment.

The Protect Student Borrowers Act also provides incentives for institutions to take proactive steps to ease student loan debt burdens and reduce default rates. Colleges and universities can reduce or eliminate their payments if they implement a comprehensive student loan management plan. The Secretary may waive or reduce the payments for institutions whose mission is to serve low-income and minority students, such as community colleges, Historically Black Institutions, or Hispanic-Serving Institutions—if they are making progress in their student loan management plans.

The risk-sharing payments would be invested in helping struggling borrowers, preventing future default and delinquency, and increasing Pell Grants at institutions that enroll a high percentage of Pell Grant recipients and have low default rates.

With the stakes so high for students and taxpayers, it is only fair that institutions bear some of the risk in the student loan program.

We need to tackle student loan debt and college affordability from multiple angles. All stakeholders in the system must do their part. With the Protect Student Borrowers Act, we are providing the incentives and resources for