

Mr. BROWN. I would add from what Senator WHITEHOUSE said that you can look another place and you can see how in very quantitative and very specific, giving example comparisons that Medicare versus private insurance—we know the cost of bureaucracy, the cost of marketing, the cost of future profits, and the cost of high executive salaries. Private insurance means they have a 15-percent absolute minimum, more than 20, 25, sometimes 30 percent administrative costs. Medicare has somewhere around 3 percent overhead, administrative costs. Medicare is a public plan. The private insurance companies really don't compete very well with Medicare in terms of measuring them for administrative costs.

Whether you look at workers' comp plans when there is a public option or you look at workers' comp plans in Wyoming where it is single-payer or you look at Medicare, you can see that this argument they make that the government can't do anything right is pretty wrongheaded, especially when they are afraid that government does things so efficiently, it is going to run them out of business.

We know public plans can coexist, side by side, with private plans and make the private plans a lot better. I argue the private plans will make the public plans perhaps more flexible too. It will help both.

Mr. WHITEHOUSE. That is what competition is all about.

Mr. BROWN. That is what competition is all about.

Mr. WHITEHOUSE. I have to depart, and I yield the floor to the distinguished Senator from Ohio. But before I go, I want to express my appreciation to him for convening us and for his energetic and constant advocacy on this subject. I think he has been a wonderful leader of our caucus, and I wish I could stay longer, but I have a plane awaiting me.

So I yield to the Senator from Ohio.

Mr. BROWN. I thank Senator WHITEHOUSE, and I will wrap up too. I think this discussion is much better than a speech, frankly, from any one of us. I appreciate the contribution of the Presiding Officer, Mr. KAUFMAN, the Senator from Delaware, to this discussion, more than debate, as well as Senator MERKLEY, who was with us, and Senator UDALL of New Mexico.

As I close, let me run through a couple of these posters reflecting the monopoly that has caused so much hardship for so many people in State after State after State. In my State, two insurance companies have a huge part of the market. In parts of southwest Ohio—the Cincinnati and Dayton areas—two insurance companies have about 80 percent of the market. In Senator UDALL's State, it is very high. In some States it is even higher.

When you have that lack of competition in States, you can see what it brings to us after that. It brings huge profits. Having so little competition, it means these insurance companies get

larger and larger and push out smaller insurance companies and we end up with two or three companies. Without competing much with each other, what do you end up with? You end up with a 428-percent increase in profits over 7 years. You end up with the 10 top industry CEOs making \$118 million, headed by Aetna's CEO making \$24 million last year. So what happens? Forty-seven million Americans don't have insurance. Insurance premiums more than doubled in 9 years. If we do nothing—as many on the other side suggest, and certainly the insurance companies would like that—we will see insurance premiums double again in the next 7 or 8 years, putting such a burden on small businesses and making our big companies less and less competitive internationally. We all know what that means in terms of jobs for our people, especially in manufacturing.

Again, what fuels all this? What fuels all this and all these dollars they are making is the insurance company business model. The insurance company business model is to deny care—to deny insurance, to start with—by using very sophisticated sales practices to keep people from even buying insurance if they are sick, if they have a pre-existing condition that might be expensive. That is part of the business plan. The other end of the business plan is to deny care as often as they can for people who have insurance.

So we know what we need to do. We know a public option will make a huge difference in keeping the insurance industry honest. A public option will make a huge difference in providing competition. And a public option will make a huge difference in keeping prices down. That is why we are here tonight. That is why I appreciate the work of Senators KAUFMAN, UDALL, MERKLEY, and WHITEHOUSE, and why I believe come December, when this work is completed on this health insurance bill—which, frankly, our government has been working on for 75 years, since Franklin Roosevelt tried it—we are going to finish with a good strong plan, with a robust public option that will make a huge difference in people's lives.

Mr. President, I yield the floor, I thank my colleagues, and I suggest the absence of a quorum.

The PRESIDING OFFICER (Mr. BEGICH). The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Mr. BROWN. Mr. President, I ask unanimous consent the order for the quorum call be rescinded.

The PRESIDING OFFICER (Mr. FRANKEN). Without objection, it is so ordered.

HONORING OUR ARMED FORCES

SSG MATTHEW KUGLICS

Mr. BROWN. Mr. President, I rise today to honor SSG Matthew Joseph Kuglics, U.S. Air Force, who lost his life in service to our Nation.

Matthew's call to serve our Nation came immediately after his graduation in 2000 from Green High School in Green, OH, not far from Akron. That was when he enlisted in the U.S. Air Force.

In June of 2004, Matthew achieved the distinction of becoming a special agent with the Air Force Office of Special Investigations.

Sergeant Kuglics then volunteered to deploy to Iraq. There, he served with distinction by providing counterintelligence support to nearly 4,000 coalition forces at Kirkuk Regional Air Base in Iraq. Following his first tour in Iraq, Matthew volunteered for a second deployment in the combat zone.

On June 5, 2007, while in a convoy, Matthew was killed by an improvised explosive device. He gave his life for our Nation. He was 25 years old.

Throughout two tours in Iraq, Sergeant Kuglics executed the mission of identifying and neutralizing criminal, terrorist, and intelligence threats to the Air Force, to the Department of Defense, and to the United States of America. His service resulted in successful military operations and the increased safety of his fellow servicemembers. Sergeant Kuglics was posthumously awarded the Bronze Star, the Purple Heart, the Air Force Commendation Medal, and the Air Force Combat Action Ribbon.

On Friday, October 23, 2009—tomorrow—at 11 a.m., there will be a street dedication ceremony at Barnes Memorial Park at Wright Patterson Air Force Base in Dayton, OH, to honor the life and service of Matthew Joseph Kuglics.

Future generations of the Air Force will now forever honor Staff Sergeant Kuglics. He represents the best of Ohio, the best of the U.S. Air Force, the best of the United States of America.

INCREASING LOAN LIMITS

Ms. LANDRIEU. Mr. President, since Congress passed and the President signed the American Recovery and Reinvestment Act in February, more than 33,000 loans—nearly \$13 billion—have gotten into the hands of entrepreneurs, helping to give more small businesses the capital they need to stock their shelves and pay their employees while creating or saving 325,000 jobs at a critical time. But as President Obama said yesterday, we must do everything in our power to help our nation's innovators and job creators to ensure their success and our nation's economy and future competitiveness.

Ensuring that small businesses have greater access to capital is the first, and perhaps most critical, step. In hearings, roundtables and other meetings with small business owners and lenders, I have heard time and time again that the current small business loan limits do not adequately meet their needs. To answer their urgent call for help, I am here today to introduce S. 1832, The Small Business Access to Capital Act of 2009. Senate