door to rationing care at some point down the road—just like every other country that has gone in the direction of government-run health care for all.

Business owners are also a special target of this bill. The government will tell all but the smallest employers they must cover employees even if they cannot afford it. If they refuse, they get hit with a $135 billion tax—a tax that independent experts warn will lower wages and kill jobs.

Unemployment is nearly 10 percent, despite the administration's prediction that it would not rise past 8 percent if we passed the stimulus. But instead of trying to create jobs, Democrats are trying to push through a trillion-dollar experiment with massive new taxes that would kill even more jobs right in the middle of a recession.

Finally, under this bill, the government would create a government-run health care plan that Americans oppose. Democrats say the whole point of a government plan is to give Americans a lower cost option. But the CBO has said that the premiums for the House government plan would actually be higher than the premiums for private plans. So in order for the government plan to meet its goal of offering a lower cost alternative, it would have to use the power of government to subsidize costs, ration care, and undercut private insurers. Democrats may call this an option, but it is clear to everyone else that this type of government-run plan would eventually become the only option.

Americans want real reforms that lower costs and increase access—reforms such as getting rid of junk lawsuits, leveling the playing field on health care taxes, and incentivizing healthy choices. Yet instead of adopting these commonsense ideas, the authors of this bill seem intent on forcing the American people to accept more spending, more debt, more taxes, and more government in their daily lives.

You can call that a lot of things. You can call it a lot of things, but you cannot call it reform. The passage of time has not been good to Democratic efforts at health care reform. Earlier versions were deeply flawed to begin with. But when Americans look closely at this latest version, they will wonder who exactly congressional leaders have been listening to over the past several months. Clearly, it is not the American people.

Mr. President, I yield the floor.

RESERVATION OF LEADER TIME

The ACTING PRESIDENT pro tempore. Under the previous order, leadership time is reserved.

MORNING BUSINESS

The ACTING PRESIDENT pro tempore. Under the previous order, there will now be a period for the transaction of morning business until 4 p.m., with Senators permitted to speak therein for up to 10 minutes each.

The Senator from Illinois.

HEALTH CARE AND UNEMPLOYMENT BENEFITS

Mr. DURBIN. Mr. President, we just heard the Republican leader of the Senate speak, as he does every day, against health care reform. He has opposed it from the start. He is consistent. His message is consistent. He does not propose any alternative. There is no Republican health care reform bill anyone has seen or heard of. He comes in each day and tells us what is wrong with the efforts underway in Congress, both the House and the Senate, to change the health care system of America.

Unfortunately, most Americans—certainly most business people—understand that the current health care system in America is unsustainable. The cost of health care is going up so fast that fewer and fewer businesses are protecting their employees and fewer and fewer individuals can afford to buy health insurance. And those who buy health insurance know the reality of what it means today. They know that when they need it the most, many health care insurance companies turn them down. People who had paid for a lifetime into a health insurance plan they had never used finally faced an accident or a diagnosis or a critical illness, went to their doctor, headed to the hospital, only to find that now they were not just going to have to battle an illness, they had to battle their insurance company.

I cannot tell you how many cases have come to my office—so many that we have lost count—asking: As a Senator, will you please intervene with my health insurance company.

The most recent involved a young man who has been battling cancer in my State for years, a heroic battle that I know something about because I know his family. He finally found a drug that worked that his oncologist recommended. It was a new drug, but it was one that worked. For a while, the health insurance company paid for it. Then they announced they were going to cut off payments because it was not an appropriate drug. Do you know how much it will cost his family to provide that lifesaving drug to him each month? It is, $13,000. How long can he last? How long can the savings last? How long can we stand here and tolerate that kind of mistreatment of the American people?

Yet day after day, the Republican leader comes and tells us he is opposed to change; he does not support our efforts to bring about real significant change when it comes to health insurance in this country.

Let me tell you what our bill does—this bill he said we should not pass. It eliminates preexisting conditions. Do you know what that means? When you need your insurance the most and your health insurance company goes back and pulls out your health insurance application and says: You forgot to tell us you had headaches as a teenager or acne and, therefore, we are going to walk away, disallow any medical care. Does that sound outlandish? It is a fact in both instances and in cases that have come to our office—preexisting conditions. Preexisting conditions, a battle that people have to fight all the time with these health insurance companies, would be prohibited under health insurance reform that we are working on.

Or how about their decision to cap the amount of coverage they will provide. You don't know when you get into cancer treatment or serious brain surgery what the ultimate bill is going to be. But the health insurance companies can walk away from you when you are sick and need their help the most.

We know what they do with kids, young people, when they reach the age of 23. It happened in my family. They cut off your children. No more will they cover them. They have to find their own coverage. This bill says we will extend that coverage.

We are basically trying to plug the gaps in health insurance coverage today that haunt American families when they desperately need help. And the Republican minority leader comes to the floor and objects to that, objects to this health care reform. I don't understand where he is coming from.

He says this bill is too long. I have heard the Senator from Kentucky and other Senators say: Why, this bill is 1,000 pages long—1,000 pages. I don't know if there is an appropriate number of pages for health care reform. I don't know if 100 is the right number and 1,100 is too much. I don't know if we should be involved in that kind of silly argument.

What we are talking about here is a piece of legislation that will impact health care for every American and will literally address one-sixth of the American economy. Mr. President, $1 out of every $6 spent in America is spent on health care. We are working now to bring down costs and create a system that is fair, stable, and secure for people across the United States. If it takes 2,000 pages, does that mean the bill is wrong?

The other day on the floor, I asked one of the Republican Senators who was talking about the bill being too long, first I said: Have you seen it? Of course he had not because the bill is currently being written. The final bill is not before us. It will be on the Internet for at least 3 days before it is considered on the floor, as it should be, but there is no final bill.

Then I asked him how many pages is the Republican alternative on health care reform. He stumbled a little bit because there is no Republican alternative to health care reform. Speeches, yes, but nothing in writing.

When we went through the HELP Committee and marked up the bill—one of the bills that is part of the package being considered—there were 150