

Here is the breakdown. Premiums for young people could go up nearly 70 percent, and even more than that in places such as Kentucky. And millions of Americans who have chosen a plan that fits their needs and their budgets will be forced to buy more insurance, at a significant cost. Like most of my colleagues, I am particularly concerned about what these plans will mean for the families I represent. And what I have seen so far from these reports is disturbing.

As a result of all the various new rules, regulations, and tax increases that would come about as a result of the Democrat health care plan, a family of four in Kentucky that earns \$66,000 a year is estimated to see their insurance premium double—from \$355 to \$787 a month.

The other side will say that they intend to provide subsidies for families like these, and they do. But those subsidies would only cover about half the increase. So even after these subsidies are applied, this family ends up paying an extra \$180 a month. As any family will tell you, that's \$180 that will not go to the college fund, to the retirement account, or toward a family vacation.

New taxes on medical devices would also contribute to higher premiums.

Same goes for new taxes on life-saving prescription drugs and new taxes on insurance providers. One independent study shows that the new taxes and fees would add nearly \$500 a year to the cost of insurance for American families.

The Congressional Budget Office also predicts that a new charge to participate in so-called exchanges would lead private health plans to increase their premiums by about three percent. That is on top of all the other forces in this bill that work to drive up Americans' health insurance premiums.

The testimony of these groups is clear: the Democrat plan would not only raise taxes and slash Medicare, it would also raise health insurance premiums. This is not reform, and it's certainly not what the American people were told they could expect.

Republicans have proposed a different approach, one that responds to today's needs and one that respects the challenging economic environment we're in.

We are for helping small businesses find affordable health insurance options for their employees. We are for providing individuals the same tax benefits for purchasing insurance that businesses get.

We are for protecting doctors from frivolous lawsuits, so they can focus on treating patients—and lower their costs. We are for cracking down on the rampant waste and fraud that drive up the cost of care. And we are for the kind of wellness and prevention programs that have worked at places like the Safeway grocery chain.

Contrast that with the other side's plan. A reform that was meant to cut

costs has been shown to increase them. As I said, that is not reform. But it is also not too late. It is not too late for the parties to get together and deliver the reforms Americans really want.

I yield the floor.

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#### RECOGNITION OF THE MAJORITY LEADER

The ACTING PRESIDENT pro tempore. The majority leader is recognized.

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#### HEALTH CARE REFORM

Mr. REID. Mr. President, we have had, during the last 6 months, extended hearings on the need for health care reform. Every Member in the Democratic caucus believes the present system of delivering health care in America is in trouble. It is not fair to patients or to physicians. Certain classes of people are being damaged. Medicare recipients are hammered every day.

What we are doing is presenting to the American people alternatives to the insurance industry running the world of health care. We cannot continue the way we have been going. That is what the Republican plan is—to continue more of the same, with the health insurance industry controlling everything, not professionals.

We are going to continue working on this with the CBO, which now has the plan we have sent to them with different alternatives, and they will report back as to the numbers on that. We will have in the near future a program that will be open to the American people that will show that is what we are doing. We are returning the health care to the people who can do the best job in health care. Rather than the doctor having to go through some bureaucrat working for an insurance company, he or she can make a decision on their own. This is what the nurses want, this is what the physicians want, this is what the patients want, this is what the hospital administrators want, and this is what the teaching hospitals want.

Health care in America is not in good shape. All you need to do is read any fair discussion of the health care system, recognizing now that one-sixth of every dollar is spent on health care in America today. If we don't bend that curve, it will be up to 35 cents of every dollar. America cannot continue this. We are lagging behind the rest of the world, and that needs to change.

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#### SCHEDULE

Mr. REID. Mr. President, at 10:30 a.m., Chancellor Angela Merkel will address a joint meeting of Congress. Senators are encouraged to come to the floor now so that we may proceed as a body to the Hall of the House of Representatives.

The Senate will recess from 10:15 a.m. until 11:30 a.m. for that joint meeting.

At 11:30 a.m. the Senate will resume consideration of H.R. 3548, the Unemployment Benefits Extension Act of 2009, postcloture. I hope after the vote yesterday, we will not be required to use the 30 hours. It will run out sometime before midnight tonight. We should move on. We have other things to do. I have spoken to my counterpart, the Republican leader. We have a number of things we need to do before we leave here next Tuesday for the Veterans Day holiday. We can finish that now. Each thing we need to do can be done very quickly. If not, we will have to work through the weekend. I hope that is not necessary.

Again, at 11:30 a.m., the Senate will resume consideration of H.R. 3548, the Unemployment Benefits Extension Act. It is my hope that we will be able to yield back some of that postcloture debate time and proceed to the bill this afternoon.

The Senate will recess from 12:30 to 2:15 to allow for the weekly caucus luncheons.

Mr. President, there is something wrong with the system, so the bells and whistles we normally hear around here won't be heard. We are going to have to go the old-fashioned way of looking at the clock.

I ask the Chair to recess 3 minutes early.

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#### RESERVATION OF LEADER TIME

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

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#### JOINT MEETING OF THE TWO HOUSES—ADDRESS BY CHANCELLOR ANGELA MERKEL OF THE FEDERAL REPUBLIC OF GERMANY

The ACTING PRESIDENT pro tempore. Under the previous order, the Senate stands in recess until 11:30 a.m., following the remarks of the Chancellor of the Federal Republic of Germany.

Thereupon, the Senate, at 10:13 a.m., recessed until 11:30 a.m., and the Senate, preceded by the Vice-President, JOSEPH R. BIDEN, Jr., the Secretary of the Senate, Nancy Erickson, and the Deputy Sergeant at Arms, Drew Willison, proceeded to the Hall of the House of Representatives to hear an address to be delivered by Chancellor Angela Merkel of the Federal Republic of Germany.

(For the address delivered by the Chancellor of the Federal Republic of Germany, see today's proceedings of the House of Representatives.)

Whereupon at 11:30 a.m., the Senate, having returned to its Chamber, reassembled and was called to order by the Presiding Officer (Mrs. GILLIBRAND).