

The Democratic bill includes nearly \$½ trillion in new taxes that hit virtually every single American, including, most importantly, middle-class families who make less than \$250,000 a year—almost \$½ trillion dollars in new taxes, a substantial part of it hitting middle-class families who make under \$250,000 a year.

The second thing we know about this massive 2074-page bill is it will raise insurance premiums for the 85 percent of Americans who already have health insurance in our country. So we know buried in this 2,074-page bill are higher insurance premiums for all Americans.

The third thing we know about this massive 2,074-page bill is there will be huge cuts in Medicare, \$½ trillion in cuts in Medicare over 10 years, and it will limit many of the choices seniors now have.

Additionally, this monstrous 2,074-page bill, according to the Congressional Budget Office, will not lower health care costs. My recollection was that the principal reason we went down this path in the first place was to do something about the cost increases that are hitting American businesses and individuals. So we go through passing, presumably—I hope we don't, but if we pass this 2,074-page bill, we will actually increase costs. The true cost of this bill, which was not stated by the majority at the announcement of the bill—if you look at the 10-year period when everything is implemented, the true cost of the bill is \$2.5 trillion. Certain gimmicks were employed to try to make the bill look like it actually was deficit neutral or even raised money for the Government over 10 years. The way that was done was to delay the implementation of parts of the bill. But once everything kicks in, if you look at a 10-year window after everything kicks in, in this monstrous 2,074-page bill, it would actually cost \$2.5 trillion, a massive expansion of the Federal Government.

The sixth thing we know about this bill for sure is, if you like the health insurance you have, you may not be able to keep it. Buried in this 2,074-page bill are provisions that clearly indicate that if you like the health insurance you currently have, you may not be able to keep it. According to the Congressional Budget Office, the Democratic bill would force millions of Americans off the health insurance they currently have.

The seventh thing we know about this bill is it would let government bureaucrats dictate what kind of health plans Americans can buy. No longer would they have the option to buy whatever health care plan might make sense for their family. The Government will prescribe what kind of insurance plans Americans can buy and, thereby, of course, what benefits they can receive. Some bureaucrat in Washington is going to dictate the plans that are available for the American people. I suspect people who are young and healthy and have high deductibles may

not have that option anymore. Those are the kinds of Americans for whom the cost of insurance is going to go up dramatically.

What else do we know about this 2,074-page bill? It creates a government plan that the Congressional Budget Office has said would bring about higher premiums. The majority has said the whole point of the government plan, having the government, in effect, get into the insurance business, is to offer a lower cost alternative, but the only way to do that is to subsidize costs, ration care, and undermine private insurance, which could lead to a government takeover of health care.

In the Democratic plan, the Congressional Budget Office actually says the government insurance company would have higher premiums. So, clearly, the only way it could have a positive impact on the cost of insurance would be to subsidize costs, ration care, and undercut private insurers. Of course, that would be the first step toward what some of the more candid liberals in the House have said is a single-payer system. They are actually disappointed this bill doesn't go far enough to create a government insurance company, which then leads to a single-payer, European-type system.

What else do we know about this bill? The Democratic bill, for the first time in history, would allow Federal programs to pay for elective abortions. How do people out in America who feel strongly about that issue—what do they say about it? According to an AP story just this morning, a direct quote from the person with the Catholic bishops who work with this legislative issue here on the Hill—here is what he had to say. This is a quote from this individual who works for the Catholic bishops on legislative issues. "This is the worst bill we have seen so far on the life issue." That is from a spokesman for the Catholic bishops on what is buried in this 2,074-page bill on the issue of whether the government will, for the first time, allow Federal programs to pay for elective abortions.

Another observation he made about it—and this is a direct quote, two words by the spokesman for the Catholic bishops: "Completely unacceptable." Completely unacceptable, the abortion language in this 2,074-page bill. That is how the Catholic bishops apparently feel about this.

Finally, Americans should know this bill does not have the commonsense reforms they have been asking for all along. There is nothing in this massive bill about getting rid of junk lawsuits against doctors and hospitals that CBO said costs us \$54 billion over a period of time. There is nothing in the bill about leveling the playing field when it comes to health care taxes. What the American people would like for us to do is to, step by step, address the cost issue—to them. This bill doesn't do that in any way.

Americans would like to have health care reform, but higher premiums,

higher taxes, and cuts to Medicare that produce more government is not reform. Yet that is precisely what we would get were we to pass this 2,074-page bill sitting here beside my desk.

I yield the floor.

#### RESERVATION OF LEADER TIME

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

#### SERVICE MEMBERS HOME OWNER-SHIP TAX ACT OF 2009—MOTION TO PROCEED

The ACTING PRESIDENT pro tempore. Under the previous order, the Senate will resume consideration of the motion to proceed to H.R. 3590, which the clerk will report.

The assistant legislative clerk read as follows:

Motion to Proceed to H.R. 3590, to amend the Internal Revenue Code of 1986 to modify the first-time homebuyers credit in the case of members of the Armed Forces and certain other Federal employees, and for other purposes.

The ACTING PRESIDENT pro tempore. Under the previous order, there will be debate until 10 p.m., the time controlled in alternating 1-hour blocks, the majority controlling the first hour.

The Senator from New Mexico is recognized.

Mr. BINGAMAN. Mr. President, I rise to speak for a few minutes about the health care legislation that has now been proposed by the majority leader and that we will be hopefully proceeding to for serious discussion, deliberation, and opportunity for amendment. Let me talk first about where we are today without health care legislation.

What are the circumstances faced by the average American family without enactment of health care legislation? The cost of medical care is rising. In fact, it is unaffordable for many individuals and businesses. In addition, there are 46 million who are uninsured in the country. That number continues to grow. I have been in the Senate and continued to watch that number grow for the last decade at least. Those most in need of health insurance often are denied coverage. Many others worry about whether they are one diagnosis away from financial ruin because of their lack of adequate coverage and their lack of ability to afford adequate coverage.

We are working in the Senate to craft a national health reform proposal that would remedy the situation and would do so by reducing the growth in the cost of health care. Let me be clear. We are not saying the cost of health care is going down substantially. We are talking about the growth in the cost of health care. That is what we are trying to moderate as part of this legislation.

We are also providing insurance to everyone in the country, regardless of