

company that made more than \$1 billion in profits last year. Their chief executive officer made over \$100 million in take-home pay. But they are still out denying coverage to everybody. These companies are not good for the American people.

What we want to do is make sure that before people get sick, they get the tests they need before these diseases start. We want women to be able to afford screenings that will catch breast cancer.

There was an interesting piece, sad though it was, on public radio this morning. African-American women get breast cancer at a much earlier age and it is a much more difficult type of breast cancer. That is why what Senator MIKULSKI did was so important. Women can now, no matter their age, have a mammogram to find out if they have breast cancer. They need these tests. We need to make sure women are able to get Pap smears when they need them and other things that are so important. Men need to be able to check for prostate cancer, which is something that has now become fixed on men's minds. It wasn't in the past.

Seniors want to be able to afford prescription drugs. They want to know their Medicare benefits will be protected.

The American people want us to make it possible for everyone to afford insurance. They know that until we do, those who do have it will keep paying extra to cover those who don't. They want us to cut the waste and fraud out of the health care system so that everyone can save money. They want us to make sure they can choose their own doctors, their own hospitals, and a health plan that is right for them. They want us to guarantee they will be able to afford health care even if they lose or change jobs.

That is why we have written a good bill, one that will make it possible for every single American to stay in a condition known as healthy. It is a bill that will make health care more affordable and health insurance companies more accountable, and it will do all this while reducing the deficit.

Yet, while the American people want us to act, our Republican colleagues in the Senate want nothing more than failure. They wanted us to do nothing. That is why Republicans have sounded a familiar cry: Slow down. Stop everything. Start over.

We have seen it again and again. They like to pretend America's health care crisis isn't a problem, that it can have some little minor tweaks here and there and everything will be fine. They choose to ignore the fact that unfair and unchecked insurance companies are forcing the very people these Senators represent to lose their homes, file for bankruptcy, and even die.

It amazes me that the Republican leader rejects the suggestion that what we are doing is truly historic. In fact, the day before yesterday he said it is "an act of total arrogance." That is a

direct quote. I am confident history, ironically enough, will prove the Republican leader wrong. This is indeed historic, as I began my conversation today. I am not afraid to say it is. But instead of joining us on the right side of history, all Republicans can come up with is this: Slow down. Stop everything. Let's start over.

If you think you have heard these same excuses before, you are right. When this country belatedly recognized the wrongs of slavery, there were those who dug in their heels and said: Slow down. It is too early. Let's wait. Things aren't bad enough.

When women spoke up for the right to speak up, when they wanted the vote, some insisted they simply slow down. There will be a better day to do that. Today isn't quite right.

When this body was on the verge of guaranteeing equal civil rights to everyone regardless of the color of their skin, some Senators resorted to the same filibuster threats we hear today.

And more recently, when Chairman CHRIS DODD of Connecticut, one of the people who will go down in history as the chief champion of the bill before us, said that Americans should be able to take care of their families without fear of losing their jobs, we heard the same old excuses. Through 7 years of fighting and more than one Presidential veto, it was slow down, stop everything, start over.

History is repeating itself before our eyes. There are now those who don't think it is the right time to reform health care. If not now, when? But in reality for many who feel that way, there will be never a good time to reform health care.

I know this country has never had a place for those who hope for failure. So here is whom I would rather listen to: the men and women in Nevada who write me every day. They are hard-working people, lots of different letters, really sad letters, people who play by the rules and don't understand why their health insurance system doesn't do the same. They write from the heart. Here are a couple of stories I will talk about.

A woman named Lisa lives in Gardnerville, NV, a beautiful place beneath the Sierra Nevada mountains, with her two daughters, both of whom are in elementary school. The youngest suffers seizures. Her teachers think she has a learning disability. Because of her family history, Lisa, the girl's mom, is at a high risk for cervical cancer. Although she is supposed to get an exam every 3 months, now she is not able to get one at all. When Lisa lost her job, she lost her health coverage. Now both she and her daughter miss out on the tests and preventative medicine that could keep them healthy. Her long letter to me ended with a simple plea. It wasn't slow down, stop everything, start over. It was:

We want to go to the doctor.

Another person named Braden lives in Sparks, NV. Sparks and Reno are

side by side. Braden works a 55-hour week to support his family, but it just barely pays the bills. It is not enough for him to get health insurance. He had to go to the emergency room—\$12,000. It was the only place he could go. He is a brave man, though, and in his letter he doesn't dread the debt he carries, and he is going to try to pay it. He doesn't grumble about how hard he works. But he does have one fear. It is not that the Senate is doing its job. His fear is, as he wrote:

If I was seriously sick or injured, I would lose it all.

That is the way many Americans feel.

Michelle is a 60-year-old woman who lives in Fallon, NV, about 60 miles southeast of Reno. Like so many in my State, she moved to Nevada in the last 10 years. Like so many Americans who keep our economy going, she is self-employed and has to find her own health insurance. She has two choices. One is a company that won't give her a policy because she takes three prescription medications. The insurance company only allows you to have two. So Michelle is stuck buying insurance from the other company, the only one that will sell her a plan. When Michelle moved to Nevada a few years ago, she picked the cheapest plan. Now, within 3 years, her plan costs three times as much. That doesn't include dental and vision insurance. It is very minimal, a bare-bones policy. She is waiting. But she is not waiting for us to scrap everything we have done over the past year and start over. She wrote that she is "waiting to be old enough for Medicare to afford the surgery my doctor says I need, as I know with my current policy it will cost more than I can afford."

These are real stories about real people: Braden, Michelle, and Lisa. They are not written with a political objective in mind. I do not know whether they are Democrats or Republicans or Independents. They have no axe to grind, as far as any partisan view. They are written by people who know that insurance companies discriminate against their policyholders, and it is not based, I repeat, on party affiliation. They are written by citizens who know this crisis is bigger than politics, and too big to ignore. They are written by Americans who want to be able to live a healthy life without going broke.

My colleagues on the other side want us to slow down, stop everything, and start over. But the course of our country goes in a different direction, only one direction. We move forward. We make progress. And when history calls on its leaders to make life better for its citizens, we answer, and we act. And we are going to act.

RESERVATION OF LEADER TIME

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

SERVICE MEMBERS HOME
OWNERSHIP TAX ACT OF 2009

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

The legislative clerk read as follows:

A bill (H.R. 3590) to amend the Internal Revenue Code of 1986 to modify the first-time home buyers credit in the case of members of the Armed Forces and certain other Federal employees, and for other purposes.

Pending:

Reid amendment No. 2786, in the nature of a substitute.

Pryor amendment No. 2939 (to amendment No. 2786), to require the Secretary to provide information regarding enrollee satisfaction with qualified health plans offered through an Exchange through the Internet portal.

Gregg amendment No. 2942 (to amendment No. 2786), to prevent Medicare from being raided for new entitlements and to use Medicare savings to save Medicare.

The ACTING PRESIDENT pro tempore. Under the previous order, there will be 2 hours of controlled debate, equally divided between the two leaders or their designees, with the Republicans controlling the first 30 minutes, and the majority controlling the second 30 minutes.

The Senator from Tennessee.

Mr. ALEXANDER. Madam President, on our Republican time, the Senator from Wyoming, Mr. BARRASSO, will lead a colloquy and ask for permission to do that concerning Senator GREGG's amendment, which we will be talking about this afternoon, making clear to the American people this Democratic health care bill is being paid for by treating Medicare as a piggy bank. But before we do that, I want to say, briefly, something in response to the majority leader's comments.

He, the majority leader, said the Republican leader had said the Democratic health care bill is arrogant. It is historic in its arrogance. It is arrogant to think we are wise enough—we 100 Senators are wise enough—in a 2,000-page bill to completely turn upside down and change a comprehensive health care system that affects nearly 300 million Americans and 16 or 17 percent of our economy all at once.

It is arrogant for us to imagine the American people are not wise enough to see through the proposals in this bill, which are to transfer millions more Americans into a Medicaid Program for low-income people that none of us would want our families or members a part of.

It is arrogant for us, then, to send a significant bill for much of that to State governments. We make the decision, we send them the bill, and do that in a way that in my State, at least, will cause devastating cuts in higher education or huge tax increases.

It is arrogant to say to the American people it is an \$800 billion bill, which, as the Senator from New Hampshire has pointed out, when it is fully implemented it is a \$2.5 trillion bill—half paid for by Medicare cuts.

It is arrogant to say we have balanced our budget when in fact—when

in fact—we leave outside the budget what it costs to pay doctors to work in the government-run program we have today.

So this legislation is historic. It is historic in its arrogance, and the American people will see through it and will expect us to, instead, identify a clear goal. That is the Republican proposal, which is, to reduce costs and go step by step in a direction toward those goals—whether we are allowing small businesses to put together their plans so they can serve more people at a lower cost, whether it is creating competition by allowing people to buy insurance across State lines, whether it is reducing junk lawsuits against doctors. We have made all these proposals.

We are ready not to roll a wheelbarrow of our own in here with a comprehensive proposal. But day after day, we have said, instead of increasing costs, raising taxes, allowing premiums to go up, shifting costs to States, and dumping low-income Americans into Medicaid, let's reduce costs. We have a plan to do that.

AMENDMENT NO. 2942

I wish to recognize the Senator from Wyoming so we can have a discussion about Senator GREGG's amendment.

The PRESIDING OFFICER (Mr. BINGAMAN). The Senator from Wyoming.

Mr. BARRASSO. Mr. President, I ask unanimous consent to engage in a colloquy with my colleagues to discuss the issues at hand.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mr. BARRASSO. I thank the Presiding Officer.

Mr. President, I have been looking at the bill, which, to me, is going to hurt the health care system of our country. I am a physician. I have taken care of families in Wyoming for 25 years, and I think if we want to get costs under control, if we want to help families all across America who are struggling with their health care needs, we need to focus on an amendment that is before us today, brought forward by the Senator from New Hampshire.

I ask my friend and colleague from New Hampshire, is it not true that the numbers we are looking at are under-reported? It is going to be much more expensive and the cuts are going to come from our seniors, those who are vulnerable, those who depend on Medicare for their health care, and we need to make sure and promise the American people we will be protecting those folks who depend on Medicare for their health care?

Mr. GREGG. Mr. President, the Senator from Wyoming, first as a doctor and second as a Senator, raises a very important point; that is, this is the largest expansion in government in the history of the government.

Let's begin right there. This is a \$2.5 trillion expansion in the size of the government when fully implemented. It is a massive growth in the size of

government. Most of that growth comes from the expansion of government in two areas: the expansion and creation of a brand new entitlement and the expansion of Medicaid, as was alluded to by the Senator from Tennessee.

How is that paid for? How is this huge explosion in the size of government paid for? Well, a large part of that is paid for by reducing the amount of money in Medicare that is paid in Medicare, paid to Medicare providers, and available to Medicare recipients—\$460 billion in the first 10 years, \$1 trillion in the first 10 years when the program is fully implemented—that would start in about 5 years—and then \$3 trillion, by our estimates, which are linear—I suspect it will be more—over the first 20 years of this bill, a \$3 trillion reduction in Medicare benefits.

We heard arguments from the other side of the aisle: Oh, that is not going to affect benefits. Well, that is not believable. We know that. You cannot reduce Medicare provider payments and you cannot cut Medicare Advantage—with the total cuts of both, combined, by \$460 billion in the first 5 years, \$1 trillion in the first 10 years of full implementation, and \$3 trillion over 20 years—and not affect benefits.

This is money that is going to have the most significant impact we have ever had occur on our seniors in their Medicare system. This is a fundamental change in the way Medicare services are paid for and the insurance that is available to seniors under Medicare, specifically, Medicare Advantage. We know for a fact that of the 11 million people on Medicare Advantage, approximately a fourth of them will lose it—simply lose their Medicare Advantage.

We also know hospital groups, provider groups, and doctors are all going to see significant reductions in their reimbursement rates, which means, of course, they are going to change the way in which they treat seniors. Seniors are going to find it harder to find a doctor. They are going to find it harder to get a procedure they need because the reimbursement rate for those procedures is going to have been cut so significantly under this bill.

Home health care will be dramatically impacted. The Senator from Wyoming had a very interesting letter from his home health care groups in Wyoming which related to what percentage of home health care agencies would actually close. It was a very high percentage under this proposal.

There is no question but that Medicare is in dire straights. It is headed toward insolvency. It goes into a negative cashflow in 2 years, and it has \$35 trillion of obligations, which we have no idea how we are going to pay for. So Medicare reform is important. I have supported it. I proposed it. In fact, I proposed it a number of times and have always been voted against by colleagues on the other side of the aisle.

But any reform to Medicare of this size—\$464 billion in the first 10 years,