

with job-killing new taxes and mandates, and it wouldn't do anything to lower long-term health care costs. This is the very last thing business owners expected from this bill. It is the last thing America needs in the midst of a recession. And it is just one of the reasons more and more business groups are stepping forward and speaking out against this job-killing bill.

Yesterday, I mentioned a letter signed by 10 major trade groups pleading with us not to approve this bill because of the effect it would have on business. Later in the day, the National Federation of Independent Business, one of the leaders in the small business community, released a letter explaining why they opposed the bill. They said any health care reform faces two tests for small businesses: Does it lower insurance costs, and will it increase the overall cost of doing business. According to them, the Senate bill fails both of these tests and therefore fails small business. They have seen the CBO conclude that this bill would lead to higher premiums. They have seen the billions of new taxes that would fall unfairly on small businesses. And they have seen the mandates and the fines that would kill jobs. They have concluded that this bill would actually be worse for small business than the current situation.

It is abundantly clear that the more Americans learn about this bill, the more they oppose it. Now we know the same goes for business. Businesses that can't insure workers face stiff fines resulting in lost wages and jobs, according to the independent Congressional Budget Office.

What is more, studies suggest that this so-called employer mandate would have a disproportionate impact on low-income, entry-level workers. At a time of 10 percent unemployment, we should be doing everything we can to create jobs. This bill would only lead to more lost jobs.

Medicare cuts are bad enough, but this bill doesn't just hurt seniors, it hurts the economy as well. That is why Americans overwhelmingly oppose it.

Speaking of how people feel about this bill, we see signs of opposition everywhere. Public opinion is overwhelming. In all the polls across the country, the American people are saying: Don't pass this bill.

Last month's gubernatorial elections in New Jersey and Virginia were a stinging rebuke to the Democratic approach of more spending, more debt, higher taxes, and endless bureaucracy.

There is a new development. Just yesterday—just yesterday in my home State—there was a special election for the State senate. Why would that be worthy of commentary on the Senate floor? Let me describe the situation. It is a 3-to-1 Democratic district. Because of State issues, the Democratic State administration was intensely interested in winning that seat. They spent \$1 million cumulatively—the candidate, the Democratic State party,

and an outside interest group—in support of the Democrat—\$1 million on one side of a State senate race in a rural area of my State.

On the other side was a Republican candidate, who was outspent 5 to 1—outspent 5 to 1 in a 3-to-1 Democratic district. The Republican candidate for the State senate won by 12 points. How did that happen? He had one message—one message: oppose the Reid bill, oppose what PELOSI is doing, oppose what the Democrats in Washington are doing.

In other words, the candidate who was outspent 5 to 1 in a district where he was outregistered 3 to 1 made the sole issue in the State senate race what is happening here in Washington on this bill that is on this floor.

That ought to tell you on the heels of the Virginia and New Jersey elections what is happening in this country. People have seen enough and heard enough, and they want it to stop.

The message is simple. This health care bill is a losing formula all around. That is the message Americans are sending loudly and clearly. The signs are everywhere. We saw it yesterday in my home State. It is time to stop this bill and start over.

Mr. President, 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 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 assistant 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.

Dorgan modified amendment No. 2793 (to amendment No. 2786), to provide for the importation of prescription drugs.

Crapo motion to commit the bill to the Committee on Finance, with instructions.

The ACTING PRESIDENT pro tempore. Under the previous order, following any remarks of the chairman and ranking member of the Finance Committee or their designees, for up to 10 minutes each, the next 2 hours will be for debate only, with the time equally divided and controlled between the two leaders or their designees, with Senators permitted to speak for up to 10 minutes each, with the Republicans controlling the first 30 minutes, and the majority controlling the second 30 minutes, and with the remaining time equally divided and used in an alternating fashion.

The Senator from Montana.

Mr. BAUCUS. Mr. President, for the benefit of all Senators, let me lay out today's program.

It has been nearly 3 weeks since the majority leader moved to proceed to the health care reform bill. This is the 10th day of debate on the bill. The Senate has considered 18 amendments or motions. We have conducted 14 rollcall votes.

Today the Senate will debate the amendment by the Senator from North Dakota, Mr. DORGAN, on prescription drug reimportation. At the same time, we will debate the motion by the Senator from Idaho, Mr. CRAPO, on taxes.

Under the previous order, the time until 12:30 p.m. today will be for debate only, with the time equally divided and controlled between the two leaders or their designees. Following the remarks of the ranking member of the Finance Committee or his designee, the Republicans will control the first 30 minutes and the majority will control the second 30 minutes, with the remaining time equally divided and used in an alternating manner.

We are hopeful the Senate will be able to conduct votes on or in relation to a second-degree amendment to the Dorgan amendment, the Dorgan amendment itself, a side by side to the Crapo motion, and the Crapo motion itself. Thereafter, we expect to turn to another Democratic first-degree amendment and another Republican first-degree amendment. We are working on lining those up.

Over the course of the debate, there has been too much misinformation about what health care reform is and what it will do. I wish to set the record straight.

The goal of health care reform is to lower costs and provide quality, affordable coverage to American families, businesses, and workers. According to the nonpartisan Congressional Budget Office, our bill, the Patient Protection and Affordable Care Act, is a success.

According to the CBO, this bill provides health insurance coverage to 31 million more Americans. That is a big success. It lowers health insurance premiums. Despite what some have said, what some have claimed about premiums rising, that is not true. CBO says this legislation lowers health insurance premiums but for 7 percent, and that 7 percent gets much higher quality health care insurance than otherwise they would get. CBO also says this legislation reduces the Federal deficit by \$130 billion over the first 10 years—it reduces the Federal deficit by \$130 billion over the first 10 years.

In addition, as the President promised, this bill does not raise taxes on the middle class. In fact, this bill is a net tax cut. Over the next 10 years, this bill will provide a total of \$441 billion in tax credits to help American families buy quality, affordable health care coverage they can count on. That is a tax cut, a total of \$441 billion in tax cuts. The chart behind me indicates