

fraud. One may say: Why? Why would they do that? They are doing it for a couple of reasons: One, it is more profitable; two, it is less likely they will get caught; and, third, if they do get caught the penalty is less. They say: More profit, less chance of getting caught, less punishment. I think I ought to go into Medicare fraud. That is what they are doing.

What does the Actuary say when he looks at the new bill? He estimates the fraud provision in the law will save only about 2 percent, only \$1 out of every \$50 of Medicare fraud.

As we look at this, it is no surprise the American people want a second opinion about this bill. It is no surprise the American people are saying it is time to repeal and replace the bill. That is why I come to the floor of the Senate with my second opinion, with 25 years of practicing medicine.

On the way over, I picked up USA Today. It is so interesting, a big story in the paper today: "Next Phase In Health Care War: Applying The Law." The subheadline is "Cabinet"—we are talking about the President's Cabinet, the Cabinet of the United States—"Cabinet Braces For Lobbying Blitz By Industry Advocates." The Cabinet is bracing for a lobbying blitz. I thought the President of the United States said he did not want lobbyists in the White House, did not want lobbyists impacting on his Cabinet. They are weighing right in. Absolutely.

The President did have them in the White House, obviously behind closed doors, cutting the deals. That is the way we ended up with a health care bill that is bad for patients, bad for providers, and bad for payers, the American payers, the taxpayers of this country, and the people who are paying for their health care. That is why I come to the floor to say it is time to repeal this legislation and replace it with legislation that is actually patient centered, that gives more responsibility and opportunities for individual patients, just what I tried to do through the Wyoming health fairs where we give people more information so they can use that information to get their cholesterol down, get their blood pressure under control, find out if they are diabetic and if they are, get their blood sugar under control, give people incentives to stay healthy and keep down the cost of their care.

We need a patient-centered health care bill. We sure do not have one. We need a health care bill that allows people to buy insurance across State lines. That increased competition will drive down the cost of care.

The University of Minnesota did a study: 12 million more Americans would have insurance today without this bill if all we did was allow Americans to buy insurance across State lines and allow small groups to join together to get better opportunities to buy insurance to get the cost down.

Then, of course, we need to deal with abusive lawsuits that exist in this

country which drive up the cost of care for patients because all the tests that doctors routinely order are not to help the patient get better but to make sure the doctor does not miss something.

That is why I come here today to tell you, Madam President, that there are things that will work to get down the cost of care. There are things that will work to provide additional treatment for more people in America; more patients, better care. But they are not in this health care bill that passed the House, passed the Senate, and was signed into law by the President.

That is why today I offer my second opinion that it is time to repeal this bill and replace it with what will work.

I yield the floor and suggest the absence of a quorum.

The PRESIDING OFFICER (Mr. UDALL of New Mexico). The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

Mr. CASEY. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

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

#### CONCLUSION OF MORNING BUSINESS

The PRESIDING OFFICER. Morning business is closed.

#### RESTORING AMERICAN FINANCIAL STABILITY ACT OF 2010—MOTION TO PROCEED

The PRESIDING OFFICER. Under the previous order, the Senate will resume consideration of the motion to proceed to S. 3217, which the clerk will report.

The assistant legislative clerk read as follows:

Motion to proceed to the consideration of S. 3217, a bill to promote the financial stability of the United States by improving accountability and transparency in the financial system, to end "too big to fail," to protect the American taxpayer by ending bailouts, to protect consumers from abusive financial services practices, and for other purposes.

The PRESIDING OFFICER. Under the previous order, all time until 12:30 p.m. and from 2:15 to 4:30 p.m. will be equally divided and controlled between the two leaders or their designees.

The Senator from Pennsylvania is recognized.

Mr. CASEY. Mr. President, I rise today to talk about the business we have in front of us here in the Senate, financial regulatory reform. But I did want to note that we meet in an hour of real economic trauma for many families across America and across the Commonwealth of Pennsylvania.

I know the Presiding Officer sees this as well in his home State of New Mexico. We have lots of people out of work. And although there is no question in my mind that our economy has begun to recover, and has recovered substan-

tially, we still have a way to go. So even as we debate financial reform and the intricacies of that, it is important that we remember there are still a lot of people out of work.

The latest numbers nationally are that 15 million people are without work across America, and in Pennsylvania it is 582,000 people. I was looking at the numbers for the month of March, region by region in Pennsylvania. We have 14 labor markets, the numbers of which are charted on a monthly basis. Looking at the areas of the State where it is above our unemployment rate, we have several parts of Pennsylvania where, if it is not 10 percent, it is very close to that. In Erie, PA, up in northwestern Pennsylvania, it is a 10-percentage point unemployment. I realize for some States they have been in double-digit figures for a while, but for places such as Erie, it is 10 percent.

The Lehigh Valley, on the eastern side of our State, is getting close to 10. It is 9.8. My home area of northeastern Pennsylvania is 9.8. Johnstown's numbers, an area in southwestern Pennsylvania, which has always had higher numbers of unemployment, are getting close to 10. So throughout our State the numbers are very high.

When people in any State see those high numbers and they see the joblessness, they see people who have lost their homes or job or both, when they see that people have lost their hopes and dreams in this process, when they see all that around them, either in their own lives or the lives of their families and neighbors, they look to Washington to see what we are doing about it. They want to know: How can you respond to that? How can you take action to help us?

I think we have, in some measure, but this Wall Street reform is going to be part of it as well. We passed the Recovery bill, which is having an impact. We passed the HIRE Act a couple of months ago, and that is having an impact, and will have more of an impact as time goes by. So there have been a series of jobs bills that have helped substantially, and will continue to help, but one of the most urgent priorities and questions most Americans have is, who is going to be on our side? Who will fight for us when it comes to whether we will empower local communities to create jobs and have some security?

Will we continue to empower Wall Street and the dealmakers, the scam artists who have ripped people off to make a profit? And not just a profit, what we used to think of as a lot of money—\$1 million. We are talking about profits we cannot even begin to comprehend. A very small number of Americans, a very small number of institutions, such as these megabanks, are getting these profits purely out of greed and purely out of a willingness to cast aside people's lives and their futures, without worry as to whether the actions they take on Wall Street will