

a wellness program. No longer is it insurance just to take care of an illness or injury; it is to keep people healthy and for women particularly. We didn't do a good job for many years. We are now making up for it in the Affordable Care Act, making a huge difference.

We are giving peace of mind to women all over this country about having adequate third-party coverage so they can afford to take care of their own health and the health of their families.

Adult children can remain on parents' insurance policies until age 26. We have all received so many letters from our constituents saying: Thank goodness we have that provision. My 24-year-old never thought she would get ill. Now she has this insurance coverage so we can take care of her and keep her healthy, and when she needs health care, it is available, thanks to the Affordable Care Act.

Today millions of Americans today who didn't have it before, now have quality, affordable health insurance as a result of the Affordable Care Act. It is peace of mind. They can now carry an insurance card. I got a letter from one of my constituents saying how it felt to have an insurance card in her possession, knowing that it worked as a ticket to take care of her health care and the health care of her family.

No longer can an insurance company discriminate in ratings against women—a huge deal. The discriminatory rates were aimed against women, and we have eliminated that under the Affordable Care Act.

We have eliminated preexisting condition restrictions. I already talked about pregnancy. But it was amazing how women particularly were discriminated against because of preexisting conditions, where they couldn't get full coverage to take care of all of their needs. That is over, including for their children. Many families told us they had a child with asthma and they couldn't get full coverage. Now they can get full coverage, thanks to the Affordable Care Act. They now have peace of mind and adequate coverage to take care of their needs.

We had the end of the caps on health insurance. No longer do people have to worry: Should I do this or not? Will I hit my annual limit or my lifetime limit?

They are gone. If they need insurance, it is there to protect them. That is what insurance should do: Protect families.

So we have made a huge difference.

I am particularly proud of the prudent layperson provision for emergency care. I can't tell my colleagues how many times we had circumstances where people needed to go to the emergency room because they thought they had a true emergency with chest pain and sweating, and they would go to the emergency room. The good news was they weren't having a heart attack. The bad news is they got a bill from their insurance company telling them

that because they didn't have a heart attack they have to pay this bill. That is over. We have now legislated the prudent layperson standard so it is now right for a person to seek urgent care, and the insurance company must cover that visit for urgent care.

I could continue to list so many ways we have helped all people in this country but particularly women. It is tough enough to give birth to a baby and to raise a child. We have made it easier by taking away some of the burdens regarding our health care system.

So this past Sunday, when we celebrated Mother's Day, we could also point to a very tangible accomplishment this Congress has been able to deliver for all of our mothers in this country, and I was proud to be a part of making that a reality.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant bill clerk proceeded to call the roll.

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

The PRESIDING OFFICER (Ms. HIRONO). Without objection, it is so ordered.

ROSENBAUM NOMINATION

Mr. NELSON. Madam President, shortly we are going to have votes on a number of judges, and I want to call to the attention of the Senate Federal district judge Robin Rosenbaum. She has been nominated by the President to the U.S. Court of Appeals for the Eleventh Judicial Circuit.

The two Senators from Florida, Senator RUBIO and I, have a proud tradition in Florida of bipartisan support for our judicial nominees, and Judge Rosenbaum's selection is just another example in that 20-some-year experience in Florida of selecting our judges through a judicial nominating commission. In fact, this is the second time Florida's two Senators come together to support Robin Rosenbaum's nomination—this time for the circuit court—since we, a couple years ago, had recommended her to the President, the President chose her, and she has been a Federal district judge in the Southern District of Florida for the last couple of years. The vacancy was created by Judge Rosemary Barkett, who recently retired from the Eleventh Circuit. Judge Barkett was also a very distinguished judge from the State of Florida.

We are concerned about the alarming vacancy rate in our judiciary. The Eleventh Circuit is one of the busiest in the country. It has multiple vacancies.

Judge Rosenbaum is clearly not controversial. The two Senators are supporting her nomination. She received the ABA's highest rating—unanimously “well qualified”—and she has been approved, obviously, by the Senate Judiciary Committee. She is going

to make a fine addition to the Eleventh Circuit, and at 5:30 p.m. this afternoon she will be the first judge up for confirmation. I urge my colleagues to confirm her nomination.

I thank the Presiding Officer.

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

The PRESIDING OFFICER. The clerk will call the roll.

The assistant bill clerk proceeded to call the roll.

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

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

STUDENT LOAN DEBT

Mr. BLUMENTHAL. Madam President, like many of my colleagues, I have attended and spoken at a number of college and law school graduations and commencements.

I had the great privilege of speaking to the graduates of Post University on Saturday and at the Quinnipiac Law School just yesterday—both wonderfully exciting and rewarding days full of celebration and pride, well-justified joy and pride in the great accomplishments of these graduates, and more than their past accomplishments, their contributions of the future. These young people are our future. I spoke to them about the challenges and responsibilities that come with the great privilege of having an education from great colleges and universities, undergraduate and law school, the opportunities for public service, to be a champion of right and responsibility, to advocate for people who need their voices and their advocacy, and the responsibilities and opportunities for public service.

Each of them has a great opportunity to give back to our country and to use that education to better all of us as well as themselves. Yet they are leaving college and law school burdened with debt that would have been unthinkable and even unimaginable a decade or so ago. The average in Connecticut is \$27,000 of debt per graduate from undergraduate education today.

What I have done over the last 2 days, over the last 2 weeks, over the past month, is really listen to our students at every level—high school as recently as Friday at Bassick High School in Bridgeport, colleges throughout the State of Connecticut—crisscrossing our State to talk on campuses, at roundtables, with students who are burdened—indeed, financially crippled with debt that would have been unthinkable and unimaginable when I was going through the same education. In those days, working to pay for college was possible. Today, the tuition costs are so high it is impossible.

Listening to students across the State of Connecticut, I have heard their stories. I have listened to the amounts they owe and the levels of interest they have to pay. Each of them,