

who would consider violating U.S. tax laws that we enforce our laws, fairly and uniformly, and we have the tools at our disposal to do so.

At the Credit Suisse hearing, the bank's CEO, Brady Dougan, said, "Credit Suisse is ready, at this moment, to provide the additional information about Swiss accounts requested by U.S. authorities but has been unable to do so because the U.S. Senate has not yet ratified the protocol." Let's call his bluff and remove anything that may stand in the way of allowing the bank to provide U.S. authorities with information about those accounts.

These routine and important tax treaties were reported out favorably by the Foreign Relations Committee on April 1. For all of these reasons, I urge the Senate to consider and pass these treaties.

The PRESIDING OFFICER. The Senator from Nevada.

VETERANS HEALTH CARE

Mr. HELLER. Madam President, I would like to begin by thanking my colleague from Pennsylvania Senator CASEY for his dedication in working with me in a bipartisan manner to resolve the backlog of veterans' benefits claims. The care of our Nation's veterans is truly a bipartisan issue.

I would also like to take this moment to commend my colleagues, the chairman of the Veterans' Affairs Committee Senator SANDERS and also the senior Senator from Arizona for bringing together ideas from both sides of the aisle to address the problems facing appointment wait times, VA scheduling practices, accountability, and the overall quality of our care provided at VA medical facilities across our Nation.

A recent VA audit of VA facilities across the Nation found that appointment wait times for new patients at hospitals and clinics were up to several months. No veteran should have to wait that long to get their first appointment. I have talked with the Las Vegas VA Director, Isabel Duff, about plans to reduce their wait times. I am confident the proposals in the veterans bill passed yesterday will help these facilities make immediate improvements in progress to provide the necessary care to these Nevada veterans.

Addressing the serious concerns of health care at the VA is an urgent issue, one that needs quick action from Congress. I am pleased we were able to pass that bipartisan legislation, but there is another side of the coin separate from the Veterans Health Administration; that is, the Veterans Benefits Administration. It is the responsibility of VBA to administer benefits to our veterans. The VHA has undergone intense scrutiny in the last few weeks, but the veterans disability claims backlog is another urgent issue that needs action from this Congress.

The legislation we passed helped get the VHA system in order, but this will

do no good. It will not do good unless the veterans can actually get their benefits and utilize these hospitals. The problems with accountability, management, and efficiency with the VA health care nationwide are the same problems the Veterans Benefits Administration is facing.

As we speak, nearly 287,000 veterans across this country and nearly 3,700 veterans in the State of Nevada have waited over 125 days for their claims to be processed. In fact, veterans in Nevada have the longest waiting time in the Nation at 346 days. This week the VA inspector general released its report on the inspection of the Reno VA regional office, which processes claims for veterans in our State. The inspection found that 50 percent of the claims the IG reviewed were not accurately processed. Furthermore, many of these inaccuracies were the result of a lack of proper management.

The problems at the Reno VARO are a prime example of why Congress needs to act now to bring reforms and accountability to the VBA. Just as it is unacceptable for veterans to wait months for appointments, it is just as unacceptable for them to wait months for the benefits they have earned.

To address this issue, Senator CASEY and I introduced the VA backlog working group report along with a bipartisan group of our colleagues, which included Senators MORAN, HEINRICH, VITTER, and TESTER. This report outlines the claims process, explains the history of the VA claims backlog, and offers targeted solutions to help the VA develop an efficient benefit delivery system.

To put the report's targeted solutions into action, our working group introduced the 21st Century Veterans Benefits Delivery Act. This comprehensive, bipartisan piece of legislation addresses three areas of the claims process: claims submission, VA regional office practices, and Federal agencies' responses to VA requests.

I am pleased 18 of our Senate colleagues on both sides of the aisle have cosponsored this legislation and that it has gained the support of the veterans service organizations such as the VFW, DAV, the American Legion, Military Officers Association of America and the AUSN.

Senator CASEY and I recognize that the claims process is complex. There is no easy answer. There is no silver bullet that is going to solve this particular problem, but the VA's current efforts will not eliminate this backlog.

So just as we worked to address the issues at the VHA, I encourage colleagues to work to address some of these issues at the VBA.

I was pleased to see the Senate Committee on Veterans' Affairs try to move forward with examining our proposal just last week. While I understand that the committee had to cancel this hearing, I encourage the chairman of the committee to reschedule it. Our proposal can no longer afford to wait in

the backlog of bills to be considered by this Chamber.

Practical, targeted solutions are needed to address inefficiencies that are keeping veterans from receiving timely decisions on their benefit plans. After all our veterans have sacrificed in service to our country, we owe this to them.

I look forward to continuing to work with my colleagues to move this commonsense proposal forward.

With that, I yield for my friend and colleague from Pennsylvania, Senator CASEY.

The PRESIDING OFFICER. The Senator from Pennsylvania.

Mr. CASEY. I rise to talk about the issue that my colleague from Nevada just raised.

We had a vote yesterday—which, to say it was overwhelming is probably an understatement—for the Veterans' Access to Care through Choice, Accountability, and Transparency Act. That act will create transparency in the VA system, it will result in the hiring of more doctors and nurses, and it will provide resources for veterans and their spouses to obtain a quality education.

We are grateful that happened. We are grateful for the overwhelming vote, and we are certainly optimistic about the results that will flow from that legislation.

We have more to do in addition to that. We need to continue to look for ways to address the claims backlog that my colleague from Nevada just outlined, as well as other issues that will come before us.

I thank the chairman of the Veterans' Affairs Committee, Chairman SANDERS, who is with us today on floor, and the Committee on Veterans' Affairs for their work on behalf of veterans.

The claims backlog, which my colleague just talked about, is a critically important issue for veterans and their families in Pennsylvania, Nevada, and all the other States as well.

I commend the work of Senator HELLER and his staff. My staff worked very hard on these issues. I want to commend especially Gillian Mueller in addition to John Richter for their work on the issue itself and the working group collaboration that resulted in this report that Senator HELLER cited. This is a substantial report on a very difficult problem.

Here is what the problem is—the problem that the working group addressed, but also our legislation addressed, which I will talk about in a moment. Here is the problem in terms of days. The backlog is especially high across the country. The average backlog in days is 241.

Unfortunately, in Pennsylvania, it is even longer. In about half of our State, in the western part of our State, it is 316 days, and it is 294 days in Philadelphia in the eastern part of our State.

To have a veteran and his or her family wait that long for the processing

claims, is, in a word, unacceptable and should be addressed. That is why we introduced the 21st Century Veterans Benefits Delivery Act, which was developed from the findings of the working group and the report that was produced.

This is a commonsense approach, a bill that focuses on three areas that will ensure a faster and more accurate delivery system.

The bill will help ensure that veterans, the VA, Congress, and all levels of government are working together to bring down the backlog and to get veterans the benefits they deserve in a timely manner.

It does basically three things: one, update the claims submission process; two, improve the VA regional office practices; three, demand more from other VA agencies. This backlog problem is a VA problem, but it is also a problem of other agencies not doing their job to help the VA.

As Senator HELLER noted, we had great support in the working group, as well as 17 bipartisan cosponsors of the 21st Century Veterans Benefits Delivery Act.

I respectfully asked Chairman SANDERS to help us schedule a hearing on the legislation, and we are grateful for his willingness not only to work with us but to help advance this very important legislation.

Let me conclude with one thought. I have often said that one of the obligations of every Member of Congress is to prove ourselves worthy of the valor of our veterans, to make sure that we are keeping the promise to our veterans. You can't prove yourself worthy of their valor by thanking them for their service or patting them on the back and going to public ceremonies. We have to act as we did yesterday. The next problem we should act upon is the claims backlog so that we can truly say that we are worthy of the valor of our veterans and keep our promise to them, to their families, and to our country.

I yield the floor.

The PRESIDING OFFICER. The Senator from Vermont.

Mr. SANDERS. I thank my colleagues and friends from Nevada and Pennsylvania.

Senator HELLER, a member of the Veterans' Affairs Committee, has been a very active member and a very constructive member. Senator CASEY from Pennsylvania has done an extraordinary job in representing the veterans from his State and on overall veterans policy. I thank them both for working in a bipartisan way in addressing one of the significant challenges confronting the VA; that is, the claims backlog.

I thank them for their support in working to advance not only solutions to the claims problems, but comprehensive legislation that would improve the lives of our Nation's veterans and their families. Both of these Senators supported the two major pieces of

legislation for veterans that have come to the floor.

Yesterday, the Senate took a step forward in addressing a very significant crisis, and that is making sure that we provide health care to all of our veterans in a high quality and timely way.

However, as I indicated on the floor yesterday, what we did yesterday is only the beginning. We have a lot more work to do if we are going to represent the interests of the men and women who have put their lives on the line to defend us.

I welcome my colleagues' continued support and look forward to working together with them to pass legislation that would address the challenges of the backlog, as well as the many, many other concerns that have been presented to the committee by the veterans service organizations.

We take their concerns seriously. I applaud them both very much for coming up with some concrete ideas as to how we address the backlog problem, and I pledge to them that we are going to work as aggressively as we can to address the issue.

I thank them both very much for helping us on this issue.

STUDENT LOAN DEBT

Mr. SANDERS. Madam President, yesterday we debated and voted on the need to lower interest rates for students with college debt.

I consider the issue of the high cost of college and student indebtedness to be one of the very serious problems facing our country, impacting millions and millions of young people and their families.

What I did through my Web site is just ask people from Vermont and around the country to briefly write stories about the impact of college debt on their lives.

What I would like to do very briefly is to read some of the very poignant stories we have received. I believe we have received now over 700 stories from people all over America who are talking about what the student debt they have incurred is meaning to their lives.

Let me very briefly read some of the responses we have received.

Shannon Lucy, 29, is from Essex Junction, VT. She is \$90,000 in debt. She wrote:

I currently live in my boyfriend's parents' basement because I cannot afford to pay both rent and my nearly \$900 per month student loan payments. Despite working two jobs and living rent-free I am barely making ends meet. I can't even dream of buying a house or supporting a child—I can't even support myself. Getting married would mean burdening someone else with my debt so that's not financially possible either. I thought I did everything right. I thought getting an education was an investment in my future. But now there's not a single day when I don't feel like I'm drowning under this massive load of debt. And the worst part is that even though the president is introducing student loan relief measures because

my loans are mostly privately funded there's still no relief for me.

I wish to read a statement that I received from Brittany Holman, 29, who is from Portland, OR, and is \$200,000 in debt. She writes:

I'm scared and am desperately in need of help. I'm nearly \$200,000 in debt from student loans all because I wanted to get an education. Was that not what I was supposed to do? I graduated from Syracuse University in 2006 went to Japan for two years to teach English and then came back home to a crashed economy and a bleak job market.

Despite my two B.A. degrees from a great university, I have to settle for underemployment in a minimum wage retail job.

Andrew Englebrecht, 22 years of age from New Lenox, IL, \$80,000 in debt, writes:

It makes me depressed. I have no hope. Nothing will ever get better. I'm scared. I can't go get my masters because my life has already been ruined. I ruined my parents' life. The bank finally was willing to work with us and not take our house; that doesn't mean we can pay the loans back either. I can't move out of the house. I can't propose to the girl I love. I can't live because I can't dream. I'm afraid to have kids because I'm scared they wouldn't have a chance.

This is one from Eric Anders, 29, of Chicago, IL, \$125,000 in debt. He writes:

My law school debt is astronomical. It will keep me from being a homeowner for a long time. I believe serious efforts need to be made to reduce the costs of attending both college and graduate school.

Kelly Weiner, 27, from Brooklyn, NY, is \$134,000 in debt, and says:

I went to law school because I wanted to help people and communities who are underserved by the law. . . . I am currently paying back my loans on an income-based repayment plan with a 7.3% interest rate which means I am not even making a dent in my debt. . . . According to my repayment plan I will be in my fifties before I get out of debt.

Saul Barraza, 23, of Littleton, CO, \$35,000 in debt, writes:

I feel like I'm sinking further and further into debt. The interest rate on my loans is eating me alive. I don't believe that I've ever touched the principal on my loans. I simply pay interest and avoid default. . . . I feel that my debt is holding me back from being able to contribute to society. It is a ball and chain that follows me everywhere I go preventing me from starting the rest of my life.

Lastly, let me read from Dustin Green, 28, of Yukon, OK—\$50,000 in debt between him and his wife:

Between my wife and myself we pay over \$600 a month for our student loans. I have a good job and can barely afford these payments along with normal bills. After graduation dealing with each loan company was a task of its own. They do not care if you have enough money to eat but simply to pay them back. My wife and I are wanting to buy our first home but with so much of our salaries going to monthly student loan payments we can't make that step yet. We have both wondered if the yearly income difference with a college education is worth the extra debt.

So those are just some of the 700-plus stories that we have heard from young people and their families all over this country about the crushing impact that student debt is having on their lives.

We have to address this issue. We have to make college affordable for all Americans regardless of income.