

pool. That could mean bankruptcy and denial of needed medicines and care.

Take, for example, an unnamed constituent from Florida's panhandle who wrote me. I got this today.

I have chronic and persistent illnesses that would be debilitating without affordable and comprehensive care. I have chronic back pain from degenerative disc disease in every part of my spine. I have had innumerable procedures to help manage the pain, including epidural and targeted nerve block injections at multiple levels.

This unnamed individual, a constituent of mine, continues:

I am now planning to get radio frequency ablation of the nerves. Using pre-ACA rules—

Before the existing law—

I would have hit my lifetime limit at least 1 year ago and been unable to continue getting pain-managing treatment. I often feel like I am a burden to my wife who is one of the most understanding and supportive people I know.

He concludes:

If the AHCA passes and our insurance and total health costs go up significantly, the burden I feel I am right now will become a reality. Please, I deserve more than to suffer from uncontrollable pain. And my wife deserves more than to have to care for me in that condition.

The existing law is not perfect, but it has given millions of people, including those with preexisting conditions like juvenile diabetes, access to healthcare they otherwise would not receive. This healthcare bill that passed the House that is the model for apparently something—for taking it out of that—if they are ever going to get an agreement between the two Houses, that Republican healthcare bill will take us back to the days when it was nearly impossible for people with a preexisting condition to get health insurance coverage. People with asthma could be forced to pay more than \$4,000 more because of that preexisting condition. People with rheumatoid arthritis could be forced to pay up to \$26,000, and people who are pregnant could pay more and more and more.

Let me tell you about another constituent from Volusia County who shared how the repeal of this would affect her.

She writes:

My husband, a 50-year-old leukemia survivor, would lose his ability to obtain comprehensive health insurance due to the lack of protections for people with preexisting conditions.

My daughter, who has asthma and rheumatoid arthritis, would lose her ability to obtain comprehensive health insurance due to the lack of protections for people with pre-existing conditions. Our family, all hard working, tax paying Americans, will once again be subjected to annual and lifetime limits which could easily bankrupt us.

My daughter, who is a young woman just starting her career, would lose her ability to purchase affordable health insurance and receive tax subsidies that she currently receives under the Affordable Care Act.

She goes on to say that she is afraid that TrumpCare would relegate them, if you change all of that, to second class citizens.

Why am I saying this about pre-existing conditions with regard to what was passed at the other end of this hallway, down at the House of Representatives? They say: No, no, pre-existing conditions are not eliminated down there. But that does not tell you the whole story. The whole story is that, in the House-passed bill, it is left up to the States, and the States see that as a way of so-called lowering their premiums. If you start doing that for some and do not keep it spread over the millions and millions of people who are now under the protection of the preexisting conditions, it is going to become a select few more, and it is going to spike the cost of that insurance.

I conclude by telling you another part of what happened down there in the House. In effect, they changed Medicaid as we know it by cutting out of it over \$800 billion over a 10-year period. Donna Krajewski, from Sebastian, FL, wrote to me recently to tell me what Medicaid is for her family.

She writes:

I am writing this letter on behalf of my son . . . who has Down syndrome. . . . These blocks—

That is the technical term they are using in the House of Representatives. In other words, it is capping Medicaid to each of the States—

or caps [on Medicaid] will cause States to strip critical supports that my son needs to live, learn and work in the community.

These [Medicaid] funds have enabled him to participate in an adult supervised day program and transportation to and from the site. This program involves classes, such as daily living skills, social skills, and daily life skills. He is also able to go out once or twice a week to socialize. . . . He has become more confident and happy with his life.

We need to find ways to improve the healthcare system. We need to fix the existing law. We do not need to unwind all of the good things that we have done. We need to fix it in a bipartisan way so that, when folks come to me and ask, "Senator, what are we going to do to fix it?" what I will then say is that it is my responsibility to do something.

Last week, I filed a bill, with a number of other Senators, that would lower healthcare premiums for people in Florida by up to 13 percent. What it would do is help to stabilize the existing law's insurance marketplace by creating a permanent reinsurance fund that would lower the risk that insurance companies face—a risk pool, a reinsurance fund.

It is kind of like what we did back when I was the elected insurance commissioner of Florida in the aftermath of the monster hurricane—Hurricane Andrew. Insurance companies just simply could not take the risk that a category 5 would come along, hit directly on the coast, and just wipe out everything—wipe out all of the capital reserve the insurance companies had. What they did was to go to a reinsurance fund for hurricanes, which we actually created in Florida—the cata-

strophic reinsurance fund—so that the insurance companies could reinsure themselves against a catastrophic hurricane loss.

That is exactly what this proposal is. It would lower premiums by 13 percent and create a reinsurance fund—a permanent one—that would lower the risk to the insurance companies that are insuring people's health.

At least one Florida insurer estimates that this bill, if passed, would reduce premiums for Floridians who get their coverage from healthcare.gov by 13 percent between 2018 and 2020.

So you ask: What is a suggestion? I figured that it was my responsibility to come up with a suggestion on how to fix it. This is one of several fixes, and it is a tangible fix, and it is, in fact, filed as legislation.

What we are facing in the suggestion that I have made is not the ultimate solution to solving the healthcare system, but it is one small step in the right direction to making health insurance available and affordable for the people who need it the most.

How are we going to fix it?

You are not going to do it by running around in the dead of night, secretly putting together a plan that is only going to be a partisan plan. If you are going to fix the healthcare system, you are going to have to do it together, in a bipartisan way, building consensus. That is what I urge the Senate to do instead of what we are seeing happen behind closed doors.

Let's get together. Let's work together to make healthcare more affordable for people and stop all of this stuff behind the closed doors. The American people deserve better.

I yield the floor.

RECESS

The PRESIDING OFFICER. Under the previous order, the Senate stands in recess until 5 p.m.

Thereupon, the Senate, at 4:25 p.m., recessed until 5 p.m. and reassembled when called to order by the Presiding Officer (Mr. JOHNSON).

EXECUTIVE CALENDAR—Continued

The PRESIDING OFFICER. The Senator from South Dakota.

HEALTHCARE LEGISLATION

Mr. THUNE. Mr. President, it is hard to argue that ObamaCare is not a failing law. Seven years after it became law, its laundry list of problems continues to grow: higher premiums, higher deductibles, customers losing healthcare plans, patients losing doctors, fewer choices, failed co-ops, unraveling exchanges. And, unfortunately, without action, that list will only get longer and the consequences will only become more severe. Republicans know that. Democrats know that. Unfortunately, many Americans know it firsthand.

The American people deserve better, and they rightly expect us to act. That