would be encouraged under this amendment to come to the United States. They would be encouraged to bring them to the United States because the application period does not start for 7 months after enactment.

Spouses and children who are in the United States by the time the illegal alien applies for and receives this amnesty will also qualify. Do you see? So a person makes the application, and he has a powerful incentive to bring in his family.

Astonishingly, if the spouse or child is caught crossing the border illegally—we have to think about this in terms of our commitment to the rule of law. I ask my colleagues to think about it. If a spouse or a child is caught crossing the border trying to come into America illegally in violation of our laws, the bill actually prohibits them from being deported, as long as they make a claim they are eligible for this amnesty also.

Spouses will be given permission to work in the United States in any job, not just AgJOBS, even if they were not previously working. The amendment's flaws are not cured by the fact that the visa sunsets in 5 years. They say: Don't worry, it is only a 5-year amnesty, a 5-year legalization. I can ask seriously, I say to my colleagues and friends in the Senate, what will Congress do 5 years from now when a person has now brought their family here for 5 years, they have had 5 years in the school and it will become far more painful to confront their circumstance than if we had not created this legal status to begin with?

A real temporary worker program, which I think we can establish and is important for America, would allow workers to come for less than a year, but without their families, and to work for a period of time but will return home. That is a temporary worker program, and we could make that feasible. But, no, that is not what this is. It is 5 years with your family, digging and putting down roots, and it is not going to be anything Congress wants to wrestle with to ask them then to leave America. They will have quite a number of arguments why they should stay.

The chairman of the Appropriations Committee, Senator ROBERT BYRD, was correct when he stated in the committee markup: ''This amounts to amnesty.''

Although the amendment stopped short of giving all illegal aliens who get the 5-year amnesty visa an automatic pathway to citizenship, it specifically—get this. This really must be a great lobbying group. We need to find out who lobbies for these people. It stopped short of getting most of the illegal aliens who get the amnesty visa an automatic pathway to citizenship, but it specifically creates a pathway to citizenship for sheepherders, goat herders, and dairy workers.

Why were they picked out, please tell me? Does this make sense? They would get a 3-year visa which converts to a green card, which is a permanent resident status, and with the right within a few years to apply for citizenship.

It is most distressing, and most distressing to me at the most fundamental level. We have to think about this. This is just another attempt to take action that will eviscerate the rule of law, will eviscerate the respect we have gradually been gaining. And we could have done it a lot more, but we have made some progress in convincing the world that our border is not open, that it is a lawful system, and if they want to come to America, they must come lawfully.

I think this is bad national policy because it undermines respect for law. It says to the rest of the world: Yes, we say we have the National Guard there, we say we are building fences, we say we put more Border Patrol agents down on the border, but we really don't care. If you can just get in and work here a few days, then you are guaranteed to stay with your family, if you can get them in. Even after you apply for this 5-year amnesty, you can bring your family, and then maybe we will talk about what will happen to you 5 years from now.

I note also that one of the key points that ought not to be dismissed by the American people is that there is not one provision—not one provision—in this AgJOBS lite to further enforcement—not one—but everything there is about ignoring and erasing the consequences that naturally flow from violating the laws of America. That is most distressing.

I will take a minute to encourage my colleagues to be aware of the H–2B returning worker provisions that have been made a part of the war supplemental, also that have no business being part of that bill. It allows any person who has worked in the United States as an H–2B worker—that is a low-skilled, nonagricultural foreign worker—in the past 3 years to return for another year without counting against the 66,000 annual numerical cap.

The exemption would last through 2011, which is important, and the result could easily be a very large increase in the number of low-skilled workers who enter the United States over the next 3 years, and these are not agricultural workers. They will be competing for jobs with American workers.

Under the current law, a total of 198,000 workers will enter the United States on H–2B visas over the next 3 years, 66,000 per year. If this amendment becomes law, the number of low-skilled foreign workers invited into the United States will soar. Up to 300,000 H–2B workers will enter the United States in fiscal year 2009 alone, up to 366,000 will enter in 2010, and up to 432,000 will enter in fiscal year 2011, for a total of up to 1 million workers entering over the next 3 years. That is more than a fivefold increase over the number expected under current law. These workers will be competing with American workers in construction, food production, manufacturing industries, and any other industries of that nature in a time when we have a softening economy and job market.

Some say we have expanded those numbers to 66,000 and we have gotten up to 120,000 some-odd workers, so this is not such a huge increase. It is about 2½ times in a time when the unemployment rate is going up in America.

How did this get in? Did we have any hearings on it? Was the American community asked whether they think it is healthy? Did we have any experts talk about what an impact it might have on wages? No, it was just slipped in.

Hopefully, somehow we can move the war supplemental in a way that does not create a debate over immigration in the Senate. I don't think it is the right thing to do. This legislation should not be attached to it. I oppose the AgJOBS lite as vigorously as possible, and I believe the H–2B returning worker number is far larger than it needs to be. I have discussed trying to work out something of a reasonable nature previously, but I was surprised to see this broad piece of legislation be attached to the war supplemental.

I yield the floor.

The PRESIDING OFFICER. The Senator from Pennsylvania is recognized.

JUDGES

Mr. SPECTER. Mr. President, I have sought recognition to respond to a statement made earlier today by the Senator from Nevada, Mr. REID, on the judge issue. I heard about 25 or 30 minutes ago that Senator REID had spoken. I pulled together some materials and asked my staff to notify Senator REID's staff that I would be coming to the floor to speak on this issue, which is my practice when I am going to mention another Senator by name. Senator REID, in his speech, mentioned me by name, stating that I had delayed the nomination of Judge Helene White, who is a nominee to the Sixth Circuit. My preference would have been to have had notice. I have been in the Senate complex since late morning, and I invited Senator REID to come. And, perhaps he can come to the floor now. I would prefer to have this discussion face to face, but we can do it by long distance, through the record, or really short distance—Senator REID's office is right across the hall from the Chamber.

What is involved here is a very important issue, and that is the constitutional responsibility of the Senate to advise and consent on the nomination of Federal judges. Regrettably, it has been a very sore spot in Senate proceedings for the last 20 years. In the last 2 years of the Reagan administration, when Republicans controlled the White House and Democrats the Senate, nominations were delayed; the same during the last 2 years of the administration of President George H.W. Bush—again, Republicans controlled

the White House and the Democrats the Senate. Then, during the last 6 years of President Clinton, the situation was worse—exacerbated. Each step along the way, the situation has gotten worse.

I voted for President Clinton's qualified nominees and said on this floor that the Republican caucus was wrong to delay them, in a variety of ways. But, just as my caucus was wrong then, my caucus is right now. What the Democrats are doing to President Bush's nominees is wrong.

In 2005, this Chamber, this historic Chamber, almost came apart with a challenge on the traditional right of filibuster with the so-called constitutional or nuclear option. And, now we have a situation where there is, again, a great imbalance. I will not go through the statistics again as to how many more nominees President Clinton got in his 8 years contrasted with President Bush in his 8 years. Those numbers have been on the record too often. I hasten to add on the subject that you can take the statistics in many directions, but let me focus on the specific matter we have at hand.

What we have at hand is the nomination of Michigan State Court judge Helene White for the Court of Appeals for the Sixth Circuit. I do not think anybody in the Senate needs to be reminded, but some people watching on C–SPAN2—if there are any—would be well advised to understand the importance of a circuit court nomination.

The Supreme Court of the United States reviews decisions from the circuits, but very few cases are reviewed by the Supreme Court because it is very busy. And so, that panel review by three judges on the circuit court is usually the last word on a matter, unless there is a court en banc. I will not go into details, but that is when all the judges of the circuit sit in unusual circumstances. The other unusual circumstance is when the Supreme Court grants certiorari or takes the case, which again is unusual. So, opinions of far-ranging importance are decided by the courts of appeals. Very frequently, these decisions are 2-to-1 decisions, so one circuit judge has a lot of power to make important law affecting a lot of people. The interests of individuals, companies, corporations, the Government, even international affairs are decided by these judges, and these are lifetime appointments.

There has been considerable concern and debate in this body about the time the Senate has to consider these matters. Ordinarily, many weeks pass after the President submits a nomination before a nominee is voted on here. For example, Peter Keisler had a hearing, and his nomination has been pending for over 690 days. Judge Robert Conrad has waited more than 300 days for a hearing. Steve Matthews—also for the Fourth Circuit, from South Carolina—has waited over 250 days for a hearing.

Contrast that with what has happened with Judge White. Judge White was nominated to the Sixth Circuit on April 15, 2008, and had a hearing on May 7, 22 days later. Her hearing record was held open until May 14 to receive questions. Her responses to the questions are due by May 23, which is the last day of the session. If she were to be confirmed soon, she would probably break all speed records. It would probably be the equivalent of an Olympic record. I can't be sure of that because I have not checked all the records. I have only had a few minutes to prepare to come over here to make this presentation, but, what we do know is what the attitude of the Democrats was when the shoe was on the other foot.

Back in 2001, when Senator LEAHY became chairman of the Judiciary Committee, he said:

> There will be an American Bar Association background check before there is a vote.

Let the record show that there has been no American Bar Association evaluation on Judge White up to the present time, and the projection is that it will not be obtained before the Senate adjourns this week.

I ask unanimous consent to have a letter dated May 6, 2008, to Chairman LEAHY and myself printed in the RECORD following the conclusion of my statement.

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

(See exhibit 1.)

Mr. SPECTER. In 2006, when a hearing was scheduled for Peter Keisler, 33 days after the nomination, all of the Democrats on the Judiciary Committee, signed a letter to me in my capacity as chairman asking me to ''postpone'' the hearing, citing the concern that:

> . . . the ABA has not even completed its evaluation of this nominee.

The lack of an ABA rating did not seem to bother the Democrats this time. They ran roughshod right over that practice and held the hearing 22 days after the nomination was submitted before it was possible for the ABA to complete its rating. We did not have the benefit of the ABA evaluation, which is important before the hearing.

There have been exceptions on district court nominees. I suppose you could go through the record and find exceptions. You can do that on about everything. But, with a circuit court nominee who is controversial, where there are questions about her qualifications, it is obviously a very bad practice.

When the objections were raised to the timing on the Keisler nomination, Senator LEAHY made the point to me as chairman—through the letter from all of the Democrats—that we should not be scheduling hearings for nominees before the committee has received their ABA ratings. I would note that the ABA rating for Keisler was received prior to his hearing. So what is good for the goose is, apparently, not good for the gander—bad practice for Keisler equals good practice for Judge White.

Here is what Senator SCHUMER had to say about scheduling Keisler's hearing within 33 days:

> So, let me reiterate some of the concerns we expressed about proceeding so hastily on this nomination. First, we have barely had time to consider the nominee's record. Mr. Keisler was named to a seat 33 days ago, so we are having this hearing with astonishing and inexplicable speed. The average time from nomination to hearing for the last 7 nominees to that court is several times that long.

A practice decried in very strong terms by Senator SCHUMER seems to be okay for Judge White.

Without going into very great detail, let the record show that Judge White has a very extensive record on the state court—many cases to consider and analyze—contrasted with the record of Mr. Keisler, who had never been on the court. But, the mathematics of the situation is conclusive.

Now Judge White's nomination comes to the floor in the context of an agreement having been reached by the leaders of the Republican and Democratic Parties, breaking a stalemate which existed for a long time.

Mr. President, I ask unanimous consent for an additional 10 minutes.

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

Mr. SPECTER. The agreement, as accurately stated by Senator REID earlier today, was in this form:

> I cannot guarantee three confirmations because that outcome would depend on factors beyond my control. Still, Senator LEAHY and I have worked hard to move three appellate nominees this month. Judge Agee is one of the three. The next two nominees in line are Sixth Circuit nominees, Raymond Kethledge and Helene White of Michigan.

Well, if Judge White and Raymond Kethledge and even Judge Agee were the only circuit court nominees available, that comment would have some relevance, but there are others who have been waiting a long time. Peter Keisler, as I noted before, had a hearing but has been waiting on the committee docket for over 690 days. He could be confirmed easily in the time allotted. When the arrangement was made on April 15, Judge Robert Conrad, who had been waiting for a hearing for over 300 days, could have been processed and confirmed. Steve Matthews, who had been waiting for over 250 days, could have been processed and confirmed.

So, Senator REID had plenty of alternatives to deal with. He did not have to move to Judge White and force this phenomenal effort on a rush to judgment. Senator REID sought to rebut that fact in his statement saying:

> No one presumed to instruct Senator Specter about the sequence of nominations during the years he served as Chairman of the Judiciary Committee.

Well, let me point out that no one had to instruct Senator SPECTER on comity, on courtesy, on consultation with the Democrats. As Chairman, not

only did I never try to ram anything down the Democrats' throat, I went out of my way to see to it that they were consulted, that their views were taken into account, and that they were followed in many important considerations.

The White House wanted to have the Roberts confirmation process start on August 28. I consulted with Senator LEAHY, then ranking member. He thought that was a bad time, and we discussed it. I came to the conclusion—and candidly, would have had it in any event—but consulted with him before going back to the White House and saying: It cannot be done. It is going to be after Labor Day. If you bring back Senators during a recess, before children go back to school after Labor Day, it is a bad practice.

The hearing was scheduled in a way which comported with what Senator LEAHY had to say. Nobody consulted me about the scheduling of Judge White or the other two judges. Next, the White House wanted Justice Alito confirmed before Christmas. He had a big record; he had been on the bench for 15 years. I think Judge White has been on the bench at least comparable time, maybe even longer. It was unrealistic to go through his record in that time frame.

I said to the White House and to the President personally: It can't be done realistically.

I said: Mr. President, you have the great advantage of never having been a Senator.

And, as a result, those hearings were held in January. Again, before the decision was made, I consulted with Senator LEAHY extensively. He thought it was a bad idea to confirm before Christmas, and I listened. Here again, absent Senator LEAHY's view, which I was pretty sure about before I consulted him, I would have had the same conclusion, but he was consulted, and consulted in advance.

So, when Senator REID says: No one presumed to instruct Senator SPECTER about the sequence of nominations when he was chairman, he is right, but then no one had to.

Then we come to the part where Senator REID mentions me, which, as I said, was without advanced notice.

He said:

> Unfortunately Republican Senators on the Judiciary Committee have delayed consideration of Judge White. They badgered her at her confirmation hearing and then followed up by asking a total of 73 separate written questions, including some that will be particularly time consuming.

Well, I am not going to take the time to go through the many hearings that I have sat through on that committee for the last 28 years, but the questioning of Judge White was firm, polite, professional, and much less intense than many hearings—the Alito hearings, for example, or from some of the Democratic Senators who questioned Roberts. She was not badgered. Let anybody take a fair reading or review of the video, and that can be easily confirmed.

Then Senator REID goes on to say:

> Every Senator has this right to ask questions of a nominee, but the number and nature of the questions posed to Judge White suggest that the Republicans intended to delay the nomination.

There is not a scintilla of fact to back that up. The need to have time to consider this nomination in this time sequence is obviously apparent on its face.

Senator REID goes on:

> In addition, Republicans have insisted that the nomination not move forward until Judge White's ABA review is complete.

Well, having an ABA rating is very fundamental and very basic procedure for every judge.

Senator REID goes on to say again:

> That is their right. But in this case, it is ironic they would make that request since she was rated qualified by the ABA 10 years ago when Republicans blocked her nomination from moving forward.

Well, that argument is not so specious that it answers itself. A 10-year-old evaluation obviously has to be updated.

Now, when Senator REID objects to the questions we asked her, I take issue. We asked her the questions because her answers to the questionnaire were incomplete. She was given a questionnaire shortly after nomination on April 15. It was received by the committee on April 25. One of the questions in the questionnaire was to give ''copies'' of speeches given.

And it further said:

> If you do not have a copy of the speech or a transcript of the tape recording, please give the name and address of the group before whom the speech was given, the date of the speech and the subject matter.

Her response was:

> Over the years, I have participated as a member of various panel discussions at bench, bar or State or local bar association conferences and meetings. None of these have been recorded or transcribed to my knowledge. I have not retained any notes or outlines.

But, she has not answered the question as to whom she spoke to or before. That was the question asked, and it is a relevant question and is the standard question for everyone.

Next, she was asked to provide unpublished opinions when she was reversed. Now, that is a very important question. When a judge is reversed, that is a particular area worthy of inquiry. And, again, she did not answer the question by providing the opinions. She certainly is in the best position to have those opinions and speeches.

Now, how can we confirm a judge where we do not have an opportunity to review all the information requested by the Senate questionnaire? And a good bit of this is not Judge White's fault. A good bit of this is the fault of the scheduling, which was determined by the Democrats.

So here we have a situation where there was a commitment, albeit with limitations, to confirm three circuit judges before Memorial Day, and today Senator REID comes to the floor, with adjournment later this week for the Memorial Day recess, and he is in effect saying: The commitment will not be completed due to circumstances beyond my control, beyond the Democrats' control. It is all the fault of the Republicans.

Well, I ask fair-minded Americans, and Americans are fair-minded, whether this is appropriate. I have sought to avoid any characterizations or any of the vituperative language which has characterized this body in modern times, as we have had so much bickering which the American public is so sick and tired of. I have tried to avoid that with a strict factual analysis as to how the schedule proposed by Senator REID is an unconscionable rush to judgment, is in violation of the standing practices and procedures of the Committee and the Senate, does not give an opportunity for a proper evaluation as to what her record is, and why she should not be nominated for a lifetime position on this state of the record.

There has been a lot of talk about what the consequences will be of the tactics of the Democrats overall. That is going to be a question for the Republican caucus.

At this point, I make only one commitment, and that is, to present it to the Republican caucus tomorrow. I thank my distinguished colleague from Florida for waiting. I would say patiently waiting, but only he can characterize his waiting.

EXHIBIT 1

AMERICAN BAR ASSOCIATION,
Idaho Falls, ID, May 6, 2008.

Hon. PATRICK J. LEAHY,
Chairman, Committee on the Judiciary, U.S. Senate, Washington, DC.

Hon. ARLEN SPECTER,
Ranking Minority Member, Committee on the Judiciary, U.S. Senate, Washington, DC.

DEAR CHAIRMAN LEAHY AND SENATOR SPECTER: On behalf of the American Bar Association Standing Committee on the Federal Judiciary, I write to express our concern that you have decided to proceed with the confirmation hearings of Helene N. White to be U.S. Circuit Judge for the Sixth Circuit and Stephen Joseph Murphy III to be U.S. District Judge for the Eastern District of Michigan, currently scheduled for May 7, before completion of the Standing Committee's evaluation of these nominees. Our evaluations provide a unique window into the nominee's professional strengths and weaknesses, and offer members of the Judiciary Committee and the Senate a unique perspective on the nominees that otherwise would not be available. You and your colleagues have noted at numerous confirmation hearings that the Standing Committee's evaluation is important to what you do.

As you know, barring unusual circumstances, the expectation is that the Standing Committee will complete its evaluation and submit its rating within 35 days of receiving a nominee's personal data questionnaire from the Department of Justice and a waiver from the nominee that allows a review of important records. A supplemental evaluation of a nominee whose nomination has been withdrawn or returned and then subsequently resubmitted by the President may require less time to complete.

The Standing Committee's investigations of these two nominees are under way. Under our normal timetable, it would be reasonable for you to expect to receive our evaluations by the close of this month. It is unfortunate that, during the confirmation hearing, your committee members will not have the benefit of the Standing Committee's comprehensive review.

Despite these developments, I assure you that the Standing Committee will continue its work evaluating both nominees and will make every effort to expedite the process without compromising the thoroughness or quality of its evaluation. This is consistent with our previous practice when, on rare occasions, we have been confronted with a similar situation. Our evaluation of each nominee will be submitted to your committee and to the Administration as soon as reasonably possible. We sincerely hope that the Judiciary Committee will defer further consideration of, and that the Senate will take no action on, these two nominees until our evaluations are submitted and can help inform your critical deliberations.

It is our belief that by evaluating the integrity, professional competence and judicial temperament of each nominee, the ABA helps to ensure confirmation of the best qualified individuals for lifetime appointments to the federal bench. The ABA Standing Committee on the Federal Judiciary looks forward to continuing to work with you in pursuit of that goal.

Sincerely,

C. TIMOTHY HOPKINS
Chair.

The PRESIDING OFFICER (Ms. CANTWELL). The Senator from Florida.

HEALTH CARE

Mr. NELSON of Florida. Madam President, and, of course, to my distinguished colleague from Pennsylvania, this Senator certainly did not mind waiting because it was a matter of great concern. And it was obvious to this Senator in the elevator that the Senator from Pennsylvania had a matter of great weightiness that was something that he wanted to share with the Senate.

I shall always defer to the eminent scholar of the Senate, and I am glad that the Senator has spoken, and spoken his mind. This Senator would like to speak his mind on a subject that is heavy on the hearts of the American people; that is, what is the future of their health care.

It is clear people are concerned because health care has become something that dominates someone's thinking, if they do not have the assurance of having that health care. The number of insured has reached 47 million people. It looks like that number is going to increase, particularly as we are going into an economic downturn that plagues us and seems it will continue to do so. In the meantime, the American people also know health care costs are increasing at a rate much higher than their average paycheck. So that worries the American people.

It is a fact that Americans spend more money on health care than any other country in the world. Sometimes we don't have as good results. For example, one recent study says life expectancy among certain groups of women in the United States is actually going down due to the prevalence of growing chronic disease.

In Florida, the problems are no less severe: 19 percent of all children in Florida are uninsured, one of the highest rates in the country; 25 percent of all nonelderly Floridians are uninsured, a quarter of the nonelderly Floridians, those not covered on Medicare. Of course, the people are getting concerned because we in Washington are unable, between the executive and the legislative branches, to strike a solution.

The long and short of it is, there are some solutions that are starting to percolate to the top. There is one that has 7 Democrats and 7 Republicans, 14 of us, bipartisan cosponsors. What it does is, it insures everybody universal coverage, the 47 million people who now do not have health insurance who, by the way, get health care because they get it at the most expensive place when they get sick, which is the emergency room, and they get it at the most expensive time, because they haven't had preventive care, when the sniffles turn into pneumonia so the treatment is all the more expensive, so the most expensive place at the most expensive time. Guess who all is paying for it. The rest of us are paying for it because they do not pay and do not have the health insurance that goes into the overall absorption of those costs.

The rest of us, who are fortunate to have health insurance, pay in the rates we pay for the care we get. That is one important principle of what this group of 14 bipartisan Senators, led by Senator WYDEN and Senator BENNETT, have come out with.

The next important principle of this proposal for completely revamping and reforming the health insurance delivery system is that you let the principle of insurance work for you. That is, to get the largest possible group—in other words, millions of people—over which to spread the health risk. So if you spread that health risk over millions of people who are representative of the whole population, young and old, sick and well, you are going to bring down the per-unit cost for the premium per policyholder. That is in significant contrast to the fact of a small group, where the actuarial soundness in order to set the premiums for a small group—let's say 5 or 10 people, just a few lives over which to spread that health risk—is extremely high.

That is one of the reasons why in taking that principle of insurance, you have to decouple from saying that insurance should be organized on the basis of an employer. If an employer is large, with 100,000, a couple hundred thousand lives, then, in fact, you have a large population over which to spread the health risk. However, if the employer is a mom-and-pop grocery store, with only a handful of lives, you see the prohibitive cost of that insurance and, therefore, what is happening is, employers are at the point that they are not able to afford it anymore. More and more people of those 47 million in this country who are not insured, in fact, are adding to those rolls.

So what this bipartisan bill, called the Healthy Americans Act, is attempting to do is to say: We are going to bring in all those people out there who are uninsured so we spread the base, and we are going to organize the private marketplace upon which private insurance companies will compete for that business. We are going to organize it ideally around millions of people. The way the bill is structured, it organizes it around the State. But if that State is a small one, there is nothing that would prohibit that State from joining with several other small States to create a sizable population that the health insurance companies would, in fact, compete for.

Then, the next principle in this insurance is that the consumer will have choice. The basic underpinning of the minimal value of a health insurance policy is the same kind we have. We, as Federal employees, have a minimal health benefit package from the Federal Government. We spread our insurance cost over 9 million Federal employees and Federal retirees. Therefore, we can get the economies of scale and let the Federal size work for us. So, too, the reorganization in this bill, the Healthy Americans Act, to allow the greater numbers to bring down that per-unit cost or the cost, in other words, of what the individual policyholder makes.

It is a very complicated system, how you transition out from an employer. There is a certain amount that the employer has to pay into the system, according to the size and the payroll. Individuals would have the responsibility of paying for their health insurance. They would pay for that by deductions from the Federal income tax, just like withholding tax is deducted now. By decoupling from their employer's insurance, if they chose to do that—and if they wanted to stay with the employer, they could, but by decoupling, they would not get less money because there would be the so-called cashing out of the employee, so the employee would get the same financial benefit from the employer they got before, when the employer was paying for their health insurance premiums. It is all very complicated.

The Congressional Budget Office has done a cost analysis and says under this law the Federal Government will break even financially in the year 2014, when it is implemented, if it were to first be implemented starting this year. So it basically requires the responsibility on the individual, the employers, and the Government to come together to make this funding for health care work. You get the efficiencies of competition in the private marketplace. You get the economy of scale. That economy of scale is not only brought in by expanding the pools