

fewer than 20 employees. For all businesses, large and small, the employment growth rate during that period was 19 percent, demonstrating that small businesses led the way to economic growth. Simply put, the health of America's small businesses is the health of the American economy.

Unfortunately, the cost of keeping the employees of small businesses healthy is imperiling the financial health of many of these same businesses. Under our current health care system, where larger companies pool their risks over larger workforces to purchase insurance for lower rates, small businesses are paying up to 18 percent more per employee for health care coverage than their larger competitors. Sadly, it's easy to see how this happens. Indianapolis small businessman Bruce Hetrick testified at a House committee hearing earlier this year that his wife and business partner, Pam, got cancer and the insurance company said that the premiums for the 15-person firm would rise 28 percent. When his wife tragically passed away 1 month prior to the higher premium taking effect, the insurance company still increased the entire firm's premium by 10 percent. Due to the current health care system, one illness in a small business can have drastic consequences for everybody.

In fact, from 1999 to 2007, for all businesses, large and small, the employer contribution for health insurance coverage for families increased 120 percent, from \$4,247 to \$9,325. Employees did not fare any better, as their own individual premiums increased almost 118 percent in that time period. While large businesses were better situated to keep costs down due to bigger risk pools, reduced administrative costs and lower insurance broker fees, small businesses often have but one unpalatable option with respect to health care.

More and more small businesses are unable to afford health insurance for their employees. In 1995, 68 percent of small businesses offered health care. Only 38 percent offered health care this year. While just 10 percent of employees at large businesses are uninsured, 29 percent of employees at firms with fewer than 25 employees have no health insurance. Those small businesses that currently offer health care often are forced to reduce benefits due to those increasing costs. Family deductibles are roughly 60 percent more for companies with fewer than 50 employees.

Without reform, Madam Speaker, small businesses will have to continue reducing benefits and increasing costs. According to the National Business Group on Health, in 2010, and I quote, employers and employees will face shockingly higher health care costs. Madam Speaker, those premiums are projected to increase another 10 to 20 percent—next year. This year, small businesses will pay \$156 billion for their employees' health care. Without reform, those costs will more than double

to \$339 billion by 2018, just 9 years hence. Over the next decade, small businesses will suffer the cumulative impact of these increased costs of between \$546 billion and \$855 billion. In other words, absent reform, small businesses' health care costs will hit \$2.4 trillion in this time period.

As they have done over the last few years, small businesses will be forced to choose between their economic health and the health of their employees. Without health care reform, the increased costs over the next decade will force many small businesses to lay off employees. Those increased costs represent up to 178,000 employees—178,000 Americans who can lose their jobs because their employers can no longer afford the cost of health care.

Fifty-seven percent of existing small businesses already have had to eliminate health care coverage, and more soon will be forced to do the same. Twenty-nine percent of small business employees have no insurance of any kind. According to the Kaiser Family Foundation's recent survey, 8 percent of existing businesses said they will eliminate health care entirely this next year.

Increasing health care costs are crippling our small businesses and small business employees. Although every company faces increasing costs, under the existing health insurance system the economic burden falls disproportionately on small businesses.

Madam Speaker, I support health insurance reform that will lower the cost of health care to these small businesses and their employees; and I urge adoption of reform.

HEALTH CARE

The SPEAKER pro tempore. The Chair recognizes the gentleman from California (Mr. DANIEL E. LUNGREN) for 5 minutes.

Mr. DANIEL E. LUNGREN of California. Madam Speaker, we are engaged in a serious debate on health care reform in this country, and there are those who believe that the only way to solve this problem is through a Washington, D.C. Federal Government takeover of health care. And I say that advisedly because I've looked at the bills that are the serious bills in the Senate and the House that are going to be presented to us at some point in time, or at least parts of them are.

One of the things that is obvious to me is that these bills stand on a number of different principles, and one of them is that there will be a requirement that every living man, woman and child must have health care insurance as defined by the Federal Government or be subject to a fine. Now they call it a tax but it is truly a fine. And the question is whether that is an appropriate exercise of authority by the Federal Government.

Some people say, Why do you even get involved in this sort of thing? Why would you even ask that question?

Well, because the history of this Nation is a history of a nation that was established on the concept of individual liberty, freedom with responsibility. And because it was, our Constitution gave us a limited Federal Government, a Federal Government that could not do everything and anything it wishes to do. It is perhaps the inconvenient truth in this debate, or perhaps I should say the Constitution is the inconvenient truth.

Let me just cite what James Madison, often called the Father of the Constitution, said in the Federalist Papers, the documents that were written and then placed upon the public in order to get States to ratify the Constitution. This is what he said:

In the first place, it is to be remembered that the general government is not to be charged with the whole power of making and administering laws. Its jurisdiction is limited to certain enumerated objects.

Congress, in other words, can't get up in the morning and just say, Well, we see a problem; therefore, we're going to fix it and we're going to impose the authority of the Federal Government upon this problem by way of our solution.

Think of this: The President of the United States spoke here from the rostrum behind me in his joint session to the Congress a little over a month and a half ago; and at that time he argued that an individual mandate was constitutional, or was lawful because, he said, it is similar to what you have to do to drive in this country. You have to have insurance to drive on the public road. But there's a fundamental difference. If you analyze all the legal authority on this question, it is not that you have a right to drive on public roads, it is a privilege, and therefore it can be conditioned by the purchase of insurance.

What we're saying here is your right to breathe in the United States, to continue to exist in the United States, will now be conditioned on you buying health insurance; and if you don't, you will be fined, we are now told \$1500, and if you don't pay the fine you can be jailed; not because you want to enter into the United States as an immigrant, not because you're asking anything of the United States but, rather, for the right to exist in the United States.

There are those who say that the commerce clause is so expansive, it can include everything. Well, the courts have told us it is not that expansive. Even as they have broadened its application, they have said it is limited to an economic activity that affects interstate commerce. And if we are going to say that the right for you to breathe in the United States, the right for you to exist in the United States, is an impact on interstate commerce, there is nothing left that the Federal Government cannot do.

That's why this debate over health care is important for many different

reasons. But if we are going to allow the government to take away our liberty, to allow the Federal Government to say there is nothing you can do in this country, including breathe, unless you have the permission of the Federal Government to act in a certain way, and if you don't act in that certain way, you will be fined, and if you do not pay the fine you will be jailed, there is absolutely nothing left of the freedom that this country was based upon.

The former Vice President of the United States likes to talk about inconvenient truths. The great inconvenient truth in this country is the U.S. Constitution. Let us not fail in our fidelity to it.

RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess until noon today.

Accordingly (at 10 o'clock and 55 minutes a.m.), the House stood in recess until noon.

□ 1200

AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Mr. BLUMENAUER) at noon.

PRAYER

The Reverend Chris Williamson, Strong Tower Bible Church, Franklin, Tennessee, offered the following prayer:

Our Father, we thank You for this opportunity to gather together and seek Your wisdom. We acknowledge You as our great God and king, and it is our desire to do the things that please You.

In centuries past, You have proven Your love to us, and You have blessed us bountifully to the degree that we constantly ask You to bless America.

But Father, in these pressing times, we rise up and America chooses to bless You. We bless You for Your love. We bless You for Your grace. We bless You for Your power, and we bless You for Your son, the Lord Jesus Christ.

Please guide these men and women as they discuss matters today that affect so many people in our great Nation.

We promise to give Your name all of the praise for any good thing that happens as a result of our meeting together.

These and many other blessings we ask in the name of our Savior, Jesus Christ, Amen.

THE JOURNAL

The SPEAKER pro tempore. The Chair has examined the Journal of the last day's proceedings and announces to the House his approval thereof.

Pursuant to clause 1, rule I, the Journal stands approved.

PLEDGE OF ALLEGIANCE

The SPEAKER pro tempore. Will the gentleman from New Jersey (Mr. Lance) come forward and lead the House in the Pledge of Allegiance.

Mr. LANCE led the Pledge of Allegiance as follows:

I pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one nation under God, indivisible, with liberty and justice for all.

HONORING THE REVEREND CHRIS WILLIAMSON

The SPEAKER pro tempore. Without objection, the gentlewoman from Tennessee (Mrs. BLACKBURN) is recognized for 1 minute.

There was no objection.

Mrs. BLACKBURN. Mr. Speaker, I ask my colleagues to join me today in welcoming Pastor Chris Williamson of Franklin, Tennessee, as he serves as our honorary chaplain for today.

He brings with him today the associate pastor from his church, Anthony Hendrix, and also a longtime friend of mine, Scott Roley, who is now the senior pastor of Christ Community Church.

The music industry is really what brought Pastor Williamson to middle Tennessee, and as his music performance career ended, however, he really felt a calling to the pulpit.

In 1995, he founded the Strong Tower Bible Church and has built Strong Tower into one of Franklin's most dynamic and well-known churches. My colleagues will be interested to know that Congressman JOE PITTS' son and his family attend Strong Tower. His commitment to racial reconciliation is evident through his work as an author, his mission work, as well as the intentional multiethnic and diverse background of his congregation. He is a devoted family man, and I appreciate the opportunity to represent his fine family in Congress.

Please join me in honoring him on his service to the House of Representatives today, and I wish him only the best in the years to come.

HEALTH CARE REFORM

(Mr. BOSWELL asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. BOSWELL. Mr. Speaker, I rise today in support of the important strides Congress is making toward our Nation's health care reform.

I am pleased the Senate will be including a public option in their version of the health reform bill. A public option is absolutely essential. America's health insurance industry needs a mechanism that will level the playing field and protect consumers. The public option that we create must be fair and pay doctors and hospitals accordingly.

Many of us are very concerned that our rural doctors and hospitals are

having many troubles. That is why I support language that will direct the Institute of Medicine to study the Medicare reimbursement formula and direct the Secretary of Health and Human Services to fix these flawed reimbursements.

Medical professionals in my home State of Iowa were recently ranked second by the Commonwealth Foundation for providing some of the best care in the Nation. Yet when we are reimbursed by Medicare, they receive half as much per enrollee compared to many other States. Without fair pay, these providers will be pushed further into the red and out of Iowa and other States with the same problem.

The studies that we have proposed to revise Medicare reimbursement rates and create quality measures will pave the way.

HEALTH CARE

(Mr. BOEHNER asked and was given permission to address the House for 1 minute.)

Mr. BOEHNER. Mr. Speaker and my colleagues, as we stand here, the health care bill is being written in secret in Speaker PELOSI's office and over in the Senate by Senate Majority Leader HARRY REID, even though the President of the United States during his campaign made clear that these negotiations ought to be out in the public and we ought to have C-SPAN cameras in there to allow the American people to see who is fighting for what side. Yet, it is not happening. It is being written in secret.

And no wonder it is being written in secret because the Democrat majorities are doing exactly what the American people don't want: a big government-run plan. I wonder if the 53 new agencies, boards, commissions and mandates that were in the original House bill will continue to be in this bill that is being written in secret.

But this bill is in secret for one big reason. It is going to cost over \$1 trillion. It is going to raise taxes. It is going to have mandates on individuals. It is going to destroy jobs, and it is going to cut Medicare for our seniors.

What cuts to seniors are going to be in this bill? No one knows. All I know is that there were \$162 billion worth of cuts to Medicare Advantage in the original House bill, \$162 billion, and I have 27,000 Medicare Advantage enrollees in my district. And according to the Congressional Budget Office, some 80 percent of them are likely to lose their health coverage under this proposal.

Republicans have better solutions. Just go to healthcare.gop.gov and see the Republican solutions that will help make our current system work better and not have this big government takeover of our health care delivery system.