

not welfare, it is a fund that workers pay into while they are working. As he said:

We are working people. We are not invisible, but by the attention we get that is how I feel.

HEALTH CARE REFORM

Mr. DURBIN. Mr. President, that is the reality of the Republican approach to the issues we face. But it is not the only issue. There are other issues that relate to health care where the Republican position is impossible for me to defend or even understand.

Let me give you one specific example of a family in Joliet, IL. I will use their names because they have given me permission. Their story is so compelling, I want the CONGRESSIONAL RECORD to reflect it, and those who follow this debate to hear it.

A few weeks ago, a small business owner from Joliet, IL, called my office to say:

Please keep fighting for affordable health care and a public option. Don't back down.

That was the message.

The man's name is Dave Poll. He and his wife Claire own the Sir Speedy Printing business in Joliet. The Polls opened their business in 1980, in the middle of a bitter recession—almost 30 years ago. For years, they bought health insurance for their employees and themselves under a small group policy, but they had to drop that coverage 4 years ago after their premiums nearly doubled over just 3 or 4 years.

Then the recession hit, and they had to let their employees go. Now it is just Dave and Claire running their little printing business. Dave is 59 years old. His wife Claire, who works there with him, is 57. They have two grown sons and a daughter in college.

The week before Dave Poll called my office, his wife Claire had blacked out for a few seconds while waiting on a customer. She had been diagnosed with high blood pressure before, so they did not want to take any chances and Dave insisted she call her doctor. The doctor said she had to go to the hospital.

After 2 hours in the emergency room, and less than 10 minutes with a doctor—less than 10 minutes—the Polls left the hospital with test results that did not show anything and about \$2,000 in medical bills. Mr. President, 10 minutes, \$2,000.

Dave said:

A lot of people have it a lot worse. Please keep fighting for all of us.

Two weeks later, Dave Poll called my office again. Claire had felt bone-tired at work one day, so she went back to the hospital. Tests showed this time that she had advanced cancer, and it has already spread throughout her body.

A few days after her diagnosis, Claire spent 3 days in the hospital to have a port implanted and to receive her first dose of chemo. Just for those 3 days in the hospital—3 days now—her bill was

\$84,000—\$84,000. Additional chemo treatments are going to cost her \$25,000 a month.

Remember, the Polls—these small business owners—have no health insurance. They have no idea how they are going to pay these bills. In the first 6 months of this year, the Polls took out of their business a combined salary—in 6 months—of \$15,000.

That is how quickly families can be on the verge of bankruptcy in America, because of our broken health insurance system. One week you are getting by, hoping the medicines you need are on Wal-Mart's list of \$4-a-month prescriptions, and praying that you do not have a serious illness or accident. Two weeks later, you can be diagnosed with an illness that will not only cost you your health but everything you have ever accumulated in your life.

Could Claire Poll's cancer have been found sooner if they had not had to drop their health insurance? We will never know the answer to that. But we know this: 45,000 Americans each year—122 people every single day—die prematurely because they are uninsured. More Americans die every month because they do not have insurance than we lost in the tragedy of 9/11.

We know health care costs are a major factor in two-thirds of all bankruptcies in America today. And of those people filing for bankruptcy because of medical bills, three-fourths of them had health insurance, but it was not any good. It did not help them when they needed it or it was rescinded at the last minute when the health insurance company saw you were sick and dropped the coverage. It happens too often in this country today.

We know we cannot afford not to make this change. Health care spending in America doubles every 10 years. We are spending \$2.7 trillion a year on health care now. In 10 years, if we stay on this same path, America will be spending \$5.4 trillion on health care, and the average premium for a family health insurance policy will be in the range of \$25,000 to \$30,000 a year.

Health care spending will crowd out investments in education, green energy, and many other national priorities, and it will ruin more and more families financially. According to a new study by the Kaiser Family Foundation, if premiums continue to rise as quickly as they have over the last 5 years, the cost of the average family health policy will increase from \$13,375 a year today to over \$24,000 10 years from now.

How many families can afford to take \$24,000 out of their annual paycheck that they face now? How many families could even consider paying \$25,000 a month for chemotherapy? Almost none of us.

When Dave Poll called my office the second time, he said:

Now we may become some of those people who lose their home and business because of health care costs.

Think about that. Dave and Claire: 29 years in their business, they gave their

whole life to it, and now, because they did not have health insurance, they could lose everything—not just their business but their home as well—as Dave struggles to give Claire the care she needs to stay alive.

No family should have to go through what they have been through. No family should be forced into bankruptcy because of illness. Every other country in the world—every other advanced country in the world—provides basic health care for their citizens. These countries spend less than we do on health care and they ensure everybody. And on many important measures of health—from infant mortality to life expectancy at age 60—many of these countries, spending a lot less, get much better results.

Several years ago, the World Health Organization made the first major effort to rank the health systems of 191 countries in the world. France and Italy were the top two. The United States was not even in the top 10, not even in the top 20. We rank 37th in the world. We are No. 1 in health care spending, No. 37 in health care outcomes. That is what our current health care system gives us.

The health care and insurance companies spend millions of dollars to scare people into thinking that universal, affordable health coverage for all Americans will mean less coverage and less choice for Americans who already have health insurance. That is just a scare tactic. Look at all the other countries in the world that spend less than we do, cover everybody, and get better health results.

America—the wealthiest, most creative society on Earth—can solve this problem. It is not just a matter of science and economics, it is a test of our moral character, and it is a test of whether our democracy still works.

The profits of America's health insurance companies have increased 428 percent over the last 10 years. They do not need any more help from Congress. I wonder why my colleagues on the Republican side of the aisle have no alternative to this current system that has treated this poor family in Joliet, IL, so poorly. They do not have any proposal they bring before us which would address the issue of the cost, security, and stability of health insurance that every family and every business wants.

I have yet to hear the first Republican Senator come to the floor and call for health insurance reform saying that we have to end this practice of denying coverage for preexisting conditions or when families get sick or when kids reach the age of 23.

Don't they hear the same things we hear? Don't they receive the same kinds of e-mails and telephone calls we do? I am sure they do. But if they do, why aren't they joining us in this effort? Only one Republican Senator, OLYMPIA SNOWE of Maine, has had the political courage to step forward and join us in this effort—1 out of 40.

You would think there would be other Republican Senators open to this

idea, understanding the current system is indefensible. Some of them come to the floor and it sounds as if they are reading right from the playbook of the health insurance companies. Oh, they talk about all the problems if we had a so-called public option—a public option. And it is just that: an option.

Well, if you do the math—and this is rough math, but pretty close—we have about 300 million people in America. Currently, about 40 million of these people are under Medicaid, the health insurance for the poorest people and disabled people in our country. Another 45 million are under Medicare, the health insurance for people over the age of 65. We have another large group of those Americans who have served our country covered by the veterans' health care system—one of the best in our Nation. Eight million people—and I am one of them—are part of the Federal Employees Health Benefits Program. It is a program for Federal employees and Members of Congress and their staff. Then several million are under a plan of children's health insurance—a government-administered plan to provide that poor kids in families who are struggling have health insurance across America.

So more than one out of three Americans today has some form of government health insurance. The health insurance companies, the private companies, tell us this will ruin the system, if we had an option that was available such as Medicare for every family in America.

I think they are wrong. One of the most sensible things we could do would be to extend Medicare's reach. What if, in the next 5 years, we said we are going to start saying people at the age of 60 can start paying premiums to be part of Medicare—in a separate pool, but Medicare benefits—that they pay those premiums and they will have coverage. Well, it would mean some people would have a fighting chance then, as they reach the age of 60, to have basic health insurance coverage before Medicare. I would extend it even lower. I would extend it to the age of 50, and the Poll family would have been covered. They would have been able to buy basic Medicare protection for Dave and Claire that might have diagnosed this situation at an earlier point or reduced the cost. But it certainly would give them the peace of mind that they have access to the best care in America and will not lose their business and their home in the process.

I wait for the Republicans at some point in this debate to stop saying no and start stepping forward with some idea, some proposal, something that moves us on the path toward making this country an even healthier country, a country where the injustices of the current health care system are not part of our future and part of our country, but part of the past. That is the way it should be.

In the next couple weeks, we are going to start the debate on health

care reform here in the Senate. It has been a long time coming. This idea first came up under President Teddy Roosevelt a century ago. President Harry Truman suggested universal health care 60 years ago. President Lyndon Johnson tried his best to move it forward 40 years ago. Fifteen years ago, President Clinton and Mrs. Clinton tried to move us in this direction. They never—none of them—reached the point we are going to reach now, where comprehensive health care reform will be on the floor of the Senate, to be actively and openly debated.

This is our chance. This is our historic opportunity. We cannot miss it. For the Poll family in Joliet, IL, we wish them the best and hope Claire gets well and feels well very soon. We hope they do not lose their family's savings, their home, and their business in the course of looking for the same basic treatment we would expect for anybody in this country.

This may be one of the few places on Earth—one of the few advanced countries on Earth—where you can literally be driven into poverty because of your illness. That is what has happened to this family, who paid their dues and kept their business open for 29 years. We could do better. I hope our Republican friends will stop saying no and join us in this opportune moment of making history for this Nation.

Mr. President, I yield the floor.

The PRESIDING OFFICER. The Senator from Delaware.

AFGHAN ELECTION RUNOFF

Mr. KAUFMAN. Mr. President, I rise to welcome today's announcement of a runoff election in Afghanistan, to be held on November 7. This second round is absolutely critical, and I commend the Electoral Complaints Commission for successfully investigating reports of fraud surrounding the August 20 vote. The ECC fulfilled its mandate, and I applaud the Afghan people for demonstrating patience and resilience throughout this very difficult process.

I also want to recognize the efforts of the chairman of our Senate Foreign Relations Committee, Senator JOHN KERRY, and Ambassador Eikenberry in Afghanistan to secure greater transparency and encourage a second round.

When I was in Afghanistan in April, there was great promise that the election would usher in a new era of hope for the Afghan people. But when I returned to the region in September, it was clear this hope had been dashed by allegations of election fraud. Each story of corruption further undermines the confidence of the Afghan people in their government, which has hemorrhaged endlessly since the August vote. Today's news of a runoff gives hope to the Afghan people that their voices and political aspirations will finally be heard.

On October 8, I gave a statement on the eighth anniversary of the war. In it, I highlighted governance as an es-

sential component of our counterinsurgency strategy, particularly because our goal is to build support for the Afghan Government among the Afghan people. This battle for the hearts and minds is not between the Afghans and Americans; it is between the Afghan Government and the Taliban, a Taliban which has been bolstered by the allegations of fraud from the August vote.

Counterinsurgency cannot succeed in Afghanistan without a credible government. It is my hope that a credible Afghan partner can emerge from a second round of elections. Whether the winner is President Karzai or Dr. Abdullah, it is critical that the next Afghan Government take steps to root out corruption, improve security, and provide essential services to the Afghan people.

Just as the United States supports a transparent, fair election, we also support a transparent and effective Afghan Government that serves the interests of its people. It will be necessary to ensure that the mistakes made in August are not repeated in a second round. This is why the role of monitors should be strengthened to protect the integrity of the vote.

Afghan and international forces should also be present in sufficiently strong numbers to provide security and ensure that Afghan citizens can safely cast their votes. It is my hope that this second round will provide an opportunity to rectify problems encountered in August and, most importantly, help to build faith in government among the Afghan people.

As President Obama takes the time he needs to thoroughly consider all of our options in Afghanistan, issues of governance will inform this process because our policy is more than just about combat troop levels; it must include the promotion of effective governance, training of Afghan security forces, and economic development.

The Afghan people deserve a better and brighter future, and I hope this runoff election will bring them one step closer to their goal.

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

The PRESIDING OFFICER. The clerk will call the roll.

The bill clerk proceeded to call the roll.

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

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

STREAMLINE ALTERNATIVE FUEL VEHICLE CONVERSIONS ACT

Mr. INHOFE. Mr. President, last summer in my hometown of Tulsa, OK, when gasoline prices were near \$4 a gallon, a person driving a compressed natural gas-powered car was able to fuel up for just 90 cents a gallon. This was when gasoline was at \$4 a gallon. That was a savings of \$3 a gallon. Consequently, I was the first in Congress to introduce a comprehensive bill to