

One of the reasons this is being done is because those on the left do not like private competition for the government program, Medicare. What I think they fail to appreciate is what my constituents have appreciated, which is this private alternative to regular Medicare provides additional benefits, additional health protections. If they are willing to pay a little bit more for those benefits, why shouldn't they be allowed to take advantage of those benefits? No. Those on the left say: We don't want any private insurance companies competing to get Medicare patients. We want that to be strictly a government program.

Well, if folks like it, why shouldn't they be allowed to keep it? Remember what the President said: If you like your insurance company, you get to keep it. No, that is not true, according to this. Medicare Advantage enrollment will plunge from 13.2 million to 4.7 million because of the "less generous benefit packages." So I guess it is not true: If you like it, you get to keep it.

The Washington Post—a newspaper here in Washington—wrote an article about the Center for Medicare and Medicaid Services report, the same one I have been quoting here, and the headline was "Bill Would Reduce Senior Care." Well, that says it in a nutshell. The story goes on to tell us: "A plan to slash . . . Medicare spending—one of the biggest sources of funding for President Obama's proposed overhaul of the nation's healthcare system—would sharply reduce benefits for some senior citizens."

"Would sharply reduce benefits." So the Medicare cuts, as proposed by the majority, do, in fact, jeopardize seniors' benefits. The majority leader says we can amend the bill, and that is hypothetically correct, of course.

Let's see how many of our Democratic colleagues are willing to join Republicans in striking these Medicare cuts, the cuts I have just now been referring to. If we do not do that, then I will repeat what I have said before, which is that we should start over because it is clear this bill is not going to be fixed and starting over would mean taking some of the Republican suggestions.

Let me talk about one of these suggestions. My colleague from Florida was talking about the sorry state of real estate in his State of Florida, and I could have added my State of Arizona as well. I agree with much of what he had to say about that. But he also noted, with regard to health care, there is a subsidy in what those of us with private insurance pay because of the care that is given to others who cannot always pay for all of it. That is true.

I would add, there is also a subsidy for what we pay in insurance premiums because of the government programs, such as Medicare and Medicaid, which, likewise, do not pay for all the benefits they provide. In fact, they only pay doctors and hospitals somewhere in the

neighborhood of 70 to 80 percent of their cost, and we have to make up the difference in that in the private insurance premiums we pay. So increasing insurance premiums is, to a large degree, the fault of the U.S. Government, not the insurance companies.

The Democrats say the answer is yet another government program, and they even have a government insurance program in the legislation they have introduced. Their other answer is to write insurance policies. They actually specify in the bill what policies have to include. These are called government mandates. What is the effect of these proposals? Is this the right way to go or is there a better idea?

Again, the Congressional Budget Office, which the distinguished minority leader referred to a moment ago, in its most recent report said—and it said the same thing to the Finance Committee—the premiums for private insurance under this Democratic legislation will, what, go up. The average family is going to pay more in insurance premiums under this legislation, not less.

What was the whole idea here? The whole idea of health care reform was to reduce the cost of health care, to reduce our insurance premiums. They are skyrocketing. My colleagues on the other side of the aisle say: Small businesses cannot afford to buy insurance for their employees; my constituents cannot afford their health insurance premiums, which are increasing in price. All that is true. They are increasing. So what should we be doing? We should be lowering them, not raising them. This legislation, according to the Congressional Budget Office, increases insurance premiums.

What about the Republican alternative, the alternative that was presented in the House of Representatives by the House Republicans? That alternative, according to the Congressional Budget Office, reduces average insurance premiums by \$5,000 a year. So on the one hand, you have the Democratic proposal, which increases insurance premiums; on the other hand, you have the Republican proposal, which decreases premiums.

There is a study by a private consulting firm, Oliver Wyman, which breaks this down by State. The reason I am excited about this Republican idea is the average family in Arizona would see its premiums go down annually by over \$7,400. So think about that. On the one hand, you have insurance premiums going up, under the Democratic legislation; under the other, you have insurance premiums going down, on average, somewhere in the neighborhood of anywhere from \$3,300 to, in my State, up to \$7,400. I think the average is somewhere between \$3,000 and \$5,000.

The point is, you can cut insurance premiums with better ideas coming from Republicans, and I just ask my colleagues: Why wouldn't you do that as opposed to the complicated, costly,

government-run kind of program you are trying to institute under this legislation, which, according to CBO, would raise insurance premiums?

That is why the American people, by a significant margin, say: Do not pass this bill, why they appreciate it would raise their costs, it would reduce the quality of their health care, and why, therefore, my colleagues and I are going to try our best to persuade our Democratic colleagues to amend the bill. But if at the end of the day they are not willing to buy some of these good Republican ideas and instead insist on pushing right ahead with their legislation, at the end of the day, we will have to say: We are sorry, it does not appear this bill is going to be fixed and, therefore, we are going to follow the wishes of the American people and see to it that it does not pass.

I suggest the absence of a quorum.

The ACTING PRESIDENT pro tempore. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

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

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

ORDER OF PROCEDURE

Mr. REID. Mr. President, the Senator from Minnesota is here. She has a brief statement to make. I ask unanimous consent that she be allowed to speak for 5 minutes and then we go to the bill.

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

The Senator from Minnesota.

DETENTION IN IRAN

Ms. KLOBUCHAR. Mr. President, I come to the floor to call attention to the situation of three citizens of the United States—Shane Bauer, Sarah Shourd, and Josh Fattal—who have been detained by the Government of Iran for nearly 4 months. One of these individuals, Shane Bauer, comes from my home State of Minnesota, and so the safe return of these three young Americans is of particular importance to me.

On July 31 of this year, Shane, Sarah, and Josh—who shared a common passion for travel and discovery—were on a hiking trip in a peaceful region in northern Iraq, when they reportedly accidentally strayed across the poorly marked border between Iraq and Iran and were surrounded by Iranian border guards.

Since then, Shane, Sarah, and Josh have been held in near isolation in a Tehran prison and have been allowed no contact with their families in the United States.

Despite repeated requests by the Swiss Government, which represents U.S. interests in Iran, the three have

been denied regular consular access required by the Vienna Convention. They have been denied repeated requests to be able to speak with their families via telephone, and they have been denied public information on any charges they may face.

In the 4 months they have been detained, the three have been allowed only two meetings with Swiss consular officials and have been denied due process and access to legal representation.

Even more alarming, Iranian officials have recently declared the three may be charged with espionage, a charge that is not only baseless but also completely at odds with who Shane, Sarah, and Josh are as individuals.

Shane, Sarah, and Josh made a simple mistake in accidentally crossing the border, and their continued detention is unwarranted and unreasonable. Since the three were detained, I have gotten to know Shane's mother Cindy and other members of the hikers' families. During our conversations, I have learned what a remarkable person Shane is and how he is dedicated through his work to bringing the world closer together through photo journalism.

Shane grew up in Onamia, MN, a small town in the central part of our State, and he graduated from the University of California at Berkeley. Prior to being detained in Iran, Shane was living with Sarah in Damascus. He has traveled around the Middle East as a free-lance journalist, reporting from Syria, Iraq, Darfur, Yemen, and Ethiopia. His writing and award-winning photographs have been published in the United States, the United Kingdom, Canada, and throughout the Middle East.

His latest trip with Sarah and Josh brought him to the Kurdistan region of Iraq, which is known for its scenic hikes among mountainous waterfalls. This is hardly the background of someone who would deliberately enter Iran in hopes of committing espionage.

A few weeks ago, I met with Shane's mom Cindy and members of Sarah and Josh's families in my office in Washington. As a mother, I can only imagine how difficult this ordeal must be for all of them. They have had no contact with their sons or their daughter. Yet I have been overwhelmed by their resolve. They are pursuing every avenue they can find to demonstrate to the Iranian Government that their children made a simple mistake and clearly deserve to be released.

I came away from our meeting even more committed to seeing that Cindy and Shane, along with Sarah and Josh and their families, are united as soon as possible. As we all know, Iran is in the center of many pressing foreign policy challenges we currently face. I, along with my colleagues, will address those, but Shane, Sarah, and Josh have absolutely nothing to do with these international fights. They have nothing to do with what is going on in Iran or Iran's differences with other coun-

tries. This is strictly a humanitarian case. I urge Iranian officials not to politicize it or seek to use the three hikers as diplomatic pawns. There is no cause for their continued detention, and nothing will be gained by prolonging it any further. Iran's leaders should demonstrate the necessary compassion by immediately releasing Shane, Sarah, and Josh and allowing them to return home to their families. In the meantime, they should at the very least allow them to speak to their families in the United States over the telephone.

I thank my friend, the Ambassador to Switzerland, and Swiss officials for their work in this area. It has been 122 days since Shane, Sarah, and Josh were first detained; 122 days in captivity, apparently just for straying over a line on a map when they were on a hike. We will continue to work with the families, with the State Department, and Swiss officials to do everything we can to bring Shane home to Minnesota.

Thank you, Mr. President. I yield the floor.

CONCLUSION OF MORNING BUSINESS

The ACTING PRESIDENT pro tempore. Morning business is closed.

SERVICE MEMBERS HOME OWNERSHIP TAX ACT OF 2009

The ACTING PRESIDENT pro tempore. Under the previous order, the Senate will resume consideration of H.R. 3590, which the clerk will report.

The legislative clerk read as follows:

A bill, (H.R. 3590), to amend the Internal Revenue Code of 1986 to modify the first-time home buyers credit in the case of members of the Armed Forces and certain other Federal employees, and for other purposes.

Pending:

Reid amendment No. 2786, in the nature of a substitute.

The ACTING PRESIDENT pro tempore. The majority leader.

Mr. REID. Mr. President, today is the beginning of one of the most important debates in the history of our country. Today is the beginning of one of the most historic times in the Senate. Our two chairmen, Senators BAUCUS and DODD, have spent months of their lives working on the legislation that allows us to be where we are today. We now have before us a bill that saves money, saves lives, and saves Medicare. It is a bill, if you add in Medicare recipients, that will insure 98 percent of the people in America.

Mr. President, I note the absence of a quorum.

The ACTING PRESIDENT pro tempore. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

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

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

Mr. REID. Mr. President, one of the major goals of the Patient Protection and Affordable Care Act is to lower Federal health care costs and reduce the deficit. Our bill does that. According to the nonpartisan Congressional Budget Office, this legislation would not add a penny to the Federal deficit. In fact, it will reduce the deficit over both the short term and the long term, over the long term by as much as \$650 billion.

In developing this bill with the Finance and HELP Committees, we were determined to ensure that the legislation not only would reduce our deficit and our debt but that it would do so without relying on additional surpluses in the Social Security trust fund. This legislation would increase revenues in the trust fund as workers' wages rise. But those revenues are supposed to be for Social Security, so we didn't touch a penny of them—they are all used for Social Security and nothing else.

Likewise, about \$70 billion in revenues over the first 10 years of this bill flows from premiums paid into the new long-term care insurance program known as the CLASS Act. Several Members came to me and argued that none of these funds should be used for other purposes. I agreed. After all, these premiums would be used to build up a fund that later would be used to pay benefits. So, as with Social Security, we didn't use any of the CLASS surpluses for other programs.

I think it is important that as the Senate considers changing the legislation, we maintain our commitment to protecting Social Security and CLASS surpluses. In both cases, all additional revenues are dedicated to pay benefits. Diverting them to other purposes would not be fiscally responsible, and it wouldn't be fair to Social Security or to people who paid their CLASS premiums in good faith.

To help ensure we remain true to this commitment, I now ask unanimous consent that all amendments to the pending bill be considered out of order unless they are consistent with the following two principles: The additional surplus in the Social Security trust fund generated by this act should be reserved for Social Security and not spent in this act in any other fashion; and No. 2, the net savings generated by the CLASS program should be reserved for the CLASS program and not spent in any other manner in this act.

The ACTING PRESIDENT pro tempore. Is there objection?

Mr. ENZI. Reserving the right to object, neither of these requests are the requests I was just talked to about a minute and a half ago, so I object.

The ACTING PRESIDENT pro tempore. Objection is heard.

Mr. REID. Mr. President, I think what he saw a minute and a half ago is essentially the same thing, but I will recite this again.

I ask unanimous consent that no amendment be in order to the Reid substitute amendment 2786 or a subsequent substitute amendment and H.R.