

cost of insurance through new taxes and mandates, reduce consumer choice, and ultimately ration health care in an attempt to keep costs under control.

The editorial also explains that most of the Medicare cuts used to help pay for this plan “come from supposedly automatic cuts that a future Congress is unlikely to ever approve, that is, until this entitlement spending swamps the entire federal budget.” Then, “The government will have no choice but to raise taxes to European welfare-state levels or impose drastic restrictions on patient care. Or likely, both.”

The article concludes that this plan is “a recipe to ruin healthcare” and “bankrupt the country.”

I ask unanimous consent to have this article printed in the RECORD and urge my colleagues to consider the facts and arguments contained in this editorial.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

[The Wall Street Journal, Sept. 17, 2009]

#### PUBLIC OPTION LITE

Senate Finance Chairman Max Baucus finally unveiled his health-care plan yesterday to a chorus of bipartisan jeers. The reaction is surprising given that President Obama all but endorsed the outlines of the Baucus plan last week. But the hoots are only going to grow louder as more people read what he's actually proposing.

The headline is that Mr. Baucus has dropped the unpopular “public option,” but this is a political offering without much policy difference. His plan remains a public option by other means, imposing vast new national insurance regulation, huge new subsidies to pay for the higher insurance costs this regulation will require and all financed by new taxes and penalties on businesses, individuals and health-care providers. Other than that, Hippocrates, the plan does no harm.

The centerpiece of the Obama-Baucus plan is a decree that everyone purchase heavily regulated insurance policies or else pay a penalty. This government mandate would require huge subsidies as well as brute force to get anywhere near the goal of universal coverage. The inevitable result would be a vast increase in the government's share of U.S. health spending, forcing doctors, hospitals, insurance companies and other health providers to serve politics as well as or even over and above patients.

The plan essentially rewrites all insurance contracts, including those offered by businesses to their workers. Benefits and premiums must be tailored to federal specifications. First-dollar coverage would be mandated for many services, and cost-sharing between businesses and employees would be sharply reduced, though this is one policy that might reduce health spending by giving consumers more skin in the game. Nor would insurance be allowed to bear any relation to risk. Inevitably, costs would continue to climb.

Everyone would be forced to buy these government-approved policies, whether or not they suit their needs or budget. Families would face tax penalties as high as \$3,800 a year for not complying, singles \$950. As one resident of Massachusetts where Mitt Romney imposed an individual mandate in 2006 put it in a Journal story yesterday, this is like taxing the homeless for not buying a mansion.

The political irony here is rich. If liberal health-care reform is going to make people

better off, why does it require “a very harsh, stiff penalty” to make everyone buy it? That's what Senator Obama called it in his Presidential campaign when he opposed the individual mandate supported by Hillary Clinton. He correctly argued then that many people were uninsured not because they didn't want coverage but because it was too expensive. The nearby mailer to Ohio primary voters gives the flavor of Mr. Obama's attacks.

And the Baucus-Obama plan will only make insurance even more expensive. Employers will be required to offer “qualified coverage” to their workers (or pay another “free rider” penalty) and workers will be required to accept it, paying for it in lower wages. The vast majority of households already confront the same tradeoff today, except Congress will now declare that there's only one right answer.

The subsidies in the Baucus plan go to people without a job-based plan and who earn under three times the federal poverty level, or about \$66,000 for a family of four. Yet according to a Congressional Budget Office analysis we've seen, the plan isn't much of an improvement over the current market.

Take a family of four making \$42,000 in 2016. While government would subsidize 80% of their premium and pay \$1,500 to offset cost-sharing, they'd still pay \$6,000 a year or 14.3% of their total income. A family making \$54,000 could still pay 18.1% of their income, while an individual earning \$26,500 would be on the hook for 15.5%, and one earning \$32,400 for 17.3%. So lower-income workers would still be forced to devote huge portions of their salaries to expensive policies that they may not want or be able to afford.

Other Democrats want to make the subsidies even bigger, but Mr. Baucus told reporters on Monday that, “We're doing our very best to make an insurance requirement as affordable as we possibly can, recognizing that we're trying to get this bill under \$900 billion total.” Another way of putting this is that he is hiding the real cost of his bill by pinching pennies to meet a less politically toxic overall spending number. In that sense, the House health bill which clocked in at \$1.042 trillion because it was more generous upfront was more honest, though not by much.

Like the House bill, Mr. Baucus uses 10 years of taxes to fund about seven years of spending. Some \$215 billion is scrounged up by imposing a 35% excise tax on insurance companies for plans valued at more than \$21,000 for families and \$8,000 for individuals. This levy would merely be added to the insurers' “administrative load” and passed down to all consumers in higher prices. Ditto for the \$59 billion that Mr. Baucus would raise by taxing the likes of clinical laboratories and drug and device makers.

Mr. Baucus also wants to cut \$409 billion from Medicare, according to CBO, though the only money that is certain to see the budget ax is \$123 billion from the Medicare Advantage program. Liberal Democrats hate Advantage because it gives 10.2 million seniors private options. The other “savings” come from supposedly automatic cuts that a future Congress is unlikely to ever approve that is, until this entitlement spending swamps the federal budget. Then the government will have no choice but to raise taxes to European welfare-state levels or impose drastic restrictions on patient care. Or, most likely, both.

To sum up, the Baucus-Obama plan would increase the cost of insurance and then force people to buy it, requiring subsidies. Those subsidies would be paid for by taxes that make health care and thus insurance even more expensive, requiring even more subsidies and still higher taxes. It's a recipe to

ruin health care and bankrupt the country, and that's even before liberal Democrats see Mr. Baucus and raise him, and then attempt to ram it all through the Senate.

#### HONORING OUR ARMED FORCES

SERGEANT WILLIAM CAHIR

Mr. LIEBERMAN. Mr. President, I rise to honor the exceptional life and service of SGT William Cahir of Alexandria, VA, who died last month while serving with the Fourth Civil Affairs Group in Afghanistan's Helmand Province. Sergeant Cahir was a patriot, wholly committed to the values and principles of the United States. We will remember Bill Cahir for his courage, his generosity of spirit, and his commitment to the very best ideals of this country.

In the last 8 years since 9/11, our homeland has not been attacked. For this, we owe deep gratitude to brave men and women like Sergeant Bill Cahir who made the heroic commitment to defend our liberty and security. In the aftermath of the horrific attacks of September 11, 2001, Sgt. Cahir left his job as a journalist and enlisted in the U.S. Marine Corps Reserve. At 34 years old, he was certainly not the youngest reserve officer, but he ranked among the most skilled and effective. I would like to include in the record a tribute to Sergeant Cahir written by Dan Gerstein who worked with me here in the Senate for years; Dan's piece eloquently captures the tremendous service, character, and spirit of Bill Cahir.

By all accounts, Sergeant Bill Cahir was a talented and loyal member of the Marine Corps. His fellow marines remember him as a man who would have risked his life for anyone on their team and did on countless occasions. His positive attitude and commitment to the challenging job at hand inspired his colleagues, even in the most difficult of circumstances. Bill Cahir was, without question, a force for good in the country that he loved.

Sergeant Cahir served two tours in Iraq during some of the most challenging periods of the war for U.S. forces. He was one among those brave men and women who took part in the “surge” strategy in Anbar Province in 2007. It was the courage and skill of marines like Sergeant Cahir that helped transform the security situation in Iraq and put the U.S. mission there on the track toward success.

Each day, countless Americans offer their service so that we might enjoy freedom and security. It is our duty to remain dedicated to the causes for which men and women like Sergeant Cahir have given their last full measure of devotion—the cause of freedom, the cause of security, and the cause of victory in our necessary war against terror.

We have lost a true patriot and a great American, but his life and service will never fade from our memory. My condolences and prayers are with Sergeant Cahir's wife, Rene Browne, and the entire Cahir family.

## A REAL PATRIOT ACT

Mr. LIEBERMAN. Mr. President, I ask unanimous consent that the article titled "A Real Patriot Act" by Dan Gerstein be printed in the RECORD.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

[From Forbes.com, Aug. 19, 2009]

DANGEROUS THOUGHTS—A REAL PATRIOT ACT  
(By Dan Gerstein)

In this hothouse season of health care hollering, the most popular rallying cry seems to be "Read the bill!" But I would suggest that every politician—and, really, every American—would be better off taking a break from the accusations and acrimony of the moment to read about Bill. That would be Marine Corps Sgt. Bill Cahir, who was killed in action in Afghanistan last week, and whose immense sense of service stands out as a one-man antidote to the cynicism and selfishness that pervades our politics.

You almost have to read Bill's story to believe it. The son of two civic-minded parents from outside State College, Pa., Bill went to Washington right out of college to work on Capitol Hill (where I met him about a dozen years ago). When the partisanship and shallowness became too much to bear, he opted for another form of public service, taking a job as a reporter covering his home region of Pennsylvania from D.C. But after the terrorist attacks of Sept. 11, 2001, something gnawed at him. He did not feel right sitting on the sidelines. His country had been attacked, as one friend told me, and he felt the overriding need to do something about it.

So after a long internal struggle over how to heed this calling, and fairly soon after meeting the woman he would marry, Bill Cahir, at age 34, joined the Marine Corps Reserves.

"We all thought he was crazy," said another friend. So did the Corps commanders. They were so incredulous that a 34-year-old reporter would give up his cushy life for a sure ticket to Iraq that they made him take a psychological test to prove he was of sound mind. His drill instructors at Parris Island were equally suspicious. They thought he was there to write an exposé, or that he might have a hero complex. So they punished him with special fervor, trying to break him. But they misjudged Bill.

"People kept asking him, 'You know what you're doing, right?'" one of the friends I interviewed said. "But he knew exactly what he was doing. He knew he was going to Iraq. He not only knew it, he embraced it."

And the Marines who served with Bill on his two tours in Iraq, including a highly dangerous stretch in Fallujah and the Anbar province as part of the "surge" strategy, embraced him in return. None of them questioned his motives (or that he once worked for Ted Kennedy).

"All I know [is] that he loved his Marines and we loved him," said Jason Brezler, Bill's team commander in Fallujah in 2006 and 2007. "I'm sure you've heard the whole notion that it isn't necessarily the U.S. flag that calls Marines to duty, but the love for their fellow Marines. I know that he would have risked life and limb for any of us on the team, because I watched him do it on countless occasions. And I know that the relationship was reciprocated by us in return."

"What amazed me about Bill was his consistent positive attitude," said Maj. Dan Whisnant, a former company commander in the 24th Marines. "Bill and I spent hours talking to Sheiks, children and the locals, and his sense of service to these people was infectious. He personally was going to create

a better life for these folks. I remember him playing with one of the Sheiks' young sons, and you could sense that the two had connected. Bill's sense of service, attitude and example to the younger Marines was something to behold."

Brezler noted that Bill's maturity was also a tremendous asset to their unit's mission. "Bill was a smart and compassionate warrior. There were instances where he could have employed his weapon against a group of kids who had attacked our convoy with grenades, but he exercised tremendous discipline and did not engage them, because he knew that the second- and third-order effects outweighed the immediate results." Brezler says he often tells this story when explaining effective counterinsurgency. "Many Americans—and even some in uniform—just don't get it," he said.

That was vintage Bill. He always did things the right way. A colleague of his at the Lehigh Valley Express-Times, Tony Rhodin, wrote that his favorite memory of Bill was from election night 2000, when Bill came down from Washington to help cover the campaigns on the ground. While everyone was riveted by the unresolved presidential race, Bill was still working the phones at 5 a.m., trying to get the latest results of an equally close congressional contest in the area. "He was here. There was news. It was the right thing to do."

So was running for Congress. When Bill returned from his second tour in 2007, he could have easily returned to journalism and settled down with his wife, René, to start a family. But he still burned to serve. He decided to go back to his hometown region and compete for the Democratic nomination in the Fifth District. His heroism in Iraq and his family's deep roots in the community were well-known to voters. But Bill was still concerned about being labeled a carpetbagger. To show his commitment to the community, he bought a home there. "This is important," he said to friends.

So too was going to Afghanistan in March with his unit, the Fourth Civil Affairs Group. After losing the congressional primary last fall, Bill went to work as a consultant. When he got called up again by the Marines, he could have avoided going to a hot spot. Instead, he sought it out. "This is what I signed up to do," he explained in an e-mail he sent out to his disbelieving friends.

I read about Bill last Friday, the day after he was killed by enemy fire in the Helmand province, a Taliban stronghold and the site of some of the heaviest fighting in Afghanistan, less than a week before the country's national election. It hit me in a deeply personal, visceral way. Bill was one of the most decent, genuine people I had ever known in Washington, and I remember speaking with him last summer about his campaign. I was crushed to hear that his wife was pregnant with twin girls, and that they would never get to know their honor-defining father.

But more than that, it made me truly realize, in a way that only the death of a friend and peer can, just how much we in politics take for granted the men and women who fight our wars for us. Not all of us, and certainly not all the time. But unless you have lost someone close to you, our recent military actions—especially the "forgotten war" in Afghanistan that took Bill's life—rarely and barely touch us. They are at best debate subjects, and at worst political footballs.

It also made me think about how the word "patriotism" has been demeaned and cheapened by blind partisans on both sides questioning their opponents' "American-ness." Perhaps if our leaders read about Bill, and learned more about what love of country really means from his example, they would think twice before casually hurling these hurtful accusations again.

Fortunately, word about Bill's remarkable story is spreading—he was the subject of a moving segment on Hardball Monday. And his family and friends have paid tribute to his memory by setting up a memorial fund to help assist his wife and their twins.

I heard from many of Bill's loved ones (some of them mutual friends, some of whom I had never met) in preparing this tribute, and none of them could fully explain where his overwhelming commitment to service came from. Bill was not one to toot his own horn. "He would probably be embarrassed by all this attention and being called a hero," one friend told me.

But while they may not have understood its source, they more than appreciated his impact, the lives he saved and the lives he touched. Perhaps the most fitting elegy came from Bill's brother Bart. "I won't offer any anecdotes," he said, "but rather a quote that I think summarized his life from Ben Franklin: 'If you would not be forgotten as soon as you are gone, either write things worth reading or do things worth writing.' My view is that my brother did both." Semper fi, indeed.

25TH ANNIVERSARY OF THE AAO—  
CODE OF ETHICS

Mr. KOHL. Mr. President, I would like to congratulate the American Academy of Ophthalmology as this year marks the 25th anniversary of their groundbreaking ethics code. One of the first of its kind in the medical world, the Academy Code of Ethics represents a milestone. This self-initiated code of ethics paved the way and set the standard for numerous other codes of conduct within professional medical organizations. Since the code's inception in 1983, the academy's Ethics Committee has reviewed over 3,500 inquiries about ethical behavior and concerns about member conduct.

The American Academy of Ophthalmology is the largest national membership association of ophthalmologists, with 430 in Wisconsin alone. Its members are committed to advancing the highest standards of comprehensive eye care and are dedicated to enhancing the quality of life for every patient they serve. The academy uses its code of ethics, a consensus of the members' views on the ethical issues encountered in ophthalmology, to do just that.

I would also like to note the AAO's commitment to educating its members about unintended influence from the drug industry that can result from the acceptance of excessive gifts and payments. Since 1991, its Ethics Committee has encouraged its members to disclose potential conflicts to patients, the public, and colleagues. AAO's internal policies on this matter, which have been continually updated through the years, are very much in line with the Physician Payments Sunshine Act, S. 301, of which I am a lead sponsor.

Because so many complex ethical dilemmas affect nearly every facet of our