

which buy the wood sometimes within a few miles or a few hundred miles of where they are, which tells me, even though wages are less in China, even though they don't have much enforcement of environmental rules or worker safety rules, they are gaming the system with currency, with subsidies, free land, all the kinds of things the Chinese Communist Government does.

Until we enforce trade laws so we play fair and compete, we will continue to lose manufacturing jobs. That is why Monday night is an important first step as this Senate moves forward on dealing with the problem of outsourcing jobs. There are few things we can do in this body more important than beginning to rebuild manufacturing. We know how to make things. My State is the third largest manufacturing State in the country, behind only California and Texas, which are two and three times the size of Ohio in population. We know how to make big and little things. We have the largest ketchup manufacturing plant in the world in Freemont. We have the largest insulation company making fiberglass anywhere in the United States in Newark. We know how to make things in our State. We just need the opportunity, a level playing field, tax law and trade law that puts the United States of America on a level playing field. We know we can compete with anybody. We just need the opportunity.

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

The PRESIDING OFFICER. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

Mr. CASEY. I ask unanimous consent that the order for the quorum call be rescinded.

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

HEALTH CARE

Mr. CASEY. Mr. President, I rise to talk about two basic topics today. But first, for today, in light of the news that so many people have been discussing today and reporting on today, which is the implementation today of some parts of our health care bill, the Affordable Care Act, which we passed back in March after many months of debate and work on that legislation, one of the most popular but essential elements to that bill was a whole series of consumer protections which in some ways does not fully describe what they are. I would rather use the phrase "family safeguards," to give families some peace of mind not just on the broader question of insurance coverage for those who get sick and need coverage. We all need health insurance at some point in our life, sometimes more than others, but especially if you are a child with a preexisting condition.

For so many years we have allowed a system to say to that child and to his or her family: We know you have a preexisting condition. It might be some-

thing serious and life threatening, but the system does not allow you to be covered for one reason or another.

Finally, at long last, in 2010, we said no to that denial. So now we are able to say that fear that a child would feel, especially his or her family, can now have peace of mind to know that if a child in the United States has a preexisting condition, that will not be a bar to coverage, therefore, to treatment. Of course, it also impacts adults. We have seen stories about adults who will benefit from the bill on the preexisting condition problem that so many people find themselves in. The implementation of the children's provisions goes into effect now. The adults will come later. But even in the short run, the bill allowed for and developed a high risk pool, even for adults with preexisting conditions. Of course, the full protection won't be in effect for a couple of years. But at least and at long last children will have that protection.

The other protections among what I call family safeguards are some basic protections that we should all have a right to expect but, unfortunately, a lot of families haven't had these protections. For example, preventing insurance companies from arbitrarily throwing people off their insurance coverage or denying them coverage for reasons that do not make a lot of sense, but I guess they made sense to big profitable insurance companies over many years. They won't be able to do that any longer. They will not be able to put lifetime limits on one's coverage or treatment. The limits annual in nature will be more limited. It will be more difficult for insurance companies to place annual limits.

One of the provisions that has received a lot of attention and speaks right to a need a lot of families have is when a young person, say someone who is finishing college and needs some coverage between the time they are in college and the time they reach the age of 26, they will now be covered. So if we go down the list, it is a long and substantial and significant set of consumer protections which does provide some degree of safeguard and some degree of peace of mind to our families.

Unfortunately, in the midst of all that, in that ocean of good news on these consumer protections, we have some bad news which is disturbing. When we were debating health insurance in Washington and around the country, we would have a lot of fights with insurance companies. Some of them came around and worked to pass the bill. Some did not.

But there was an attempt to work together constructively to develop good legislation.

Well, unfortunately, a few—not all but a few—took a step the other day which was outrageous, insulting, egregious, and harmful to what we are trying to do to make sure children and families have that peace of mind I spoke of earlier.

Several health insurance companies have announced they are going to stop offering child-only health insurance plans because they are no longer allowed to discriminate against children with preexisting conditions, such as, for example, asthma, just to name one.

Why would insurance companies do that? Right before this provision goes into effect, at the eleventh hour so to speak, they start dropping this kind of coverage. It puts hundreds of thousands of children at risk. The Obama administration estimates that 100,000 to 700,000 children could be affected by these changes.

I believe it will be outrageous if one child is affected by this—literally one child—when we have provisions going into effect that are going to at long last protect kids; that a couple insurance companies that make a tremendous profit—which I will get to in a moment—take this step to change their strategy as it relates to kids. Many of the children who will be affected by this adverse decision by these few insurance companies are in families who are struggling just to get by now and cannot afford to pay for insurance for their whole family, but they are trying to keep their kids insured.

A lot of parents do that all the time. They forego their own coverage and their own health care and sometimes, literally, their own health in order to protect their children, in order to provide a child with some treatment, some care, some protection. Yet we have these few insurance companies that are taking this action, which is outrageous and disturbing, and that is an understatement.

Several of the companies that have decided to take this action—this action that is harmful to America's children—some of these companies have operations in States such as Pennsylvania. Aetna is one of them. The companies that have decided to stop offering health insurance to children are few. I mentioned Aetna. Another is Cigna and another is Anthem Blue Cross. As we know, Anthem Blue Cross is owned by WellPoint.

Listen to this: In 2009, these three health insurance companies that are discontinuing their child-only plans had \$7.3 billion in profits. That is not gross revenue, folks. That is profit, \$7.3 billion. WellPoint, which owns Anthem Blue Cross, \$4.7 billion in profits; Aetna, \$1.2 billion in profits; and, finally, Cigna, \$1.3 billion in profits. They are firms that are doing this, taking this action just before today's provisions to protect kids on preexisting conditions take effect.

So it is my hope—and I believe they will do this—the Department of Health and Human Services will take every step necessary to have this decision by these companies reversed. I hope there is some way to sanction or punish insurance companies that do that. I am not sure that is possible. There are a lot of debates about what can be done. But I would hope—short of action by a

Federal agency or short of action by a State government authority or agency—these insurance companies would rethink their policy, rethink the action they took, which will be harmful to children because if they do not, it calls into question their commitment to what we have been trying to do in this country for a long time. We finally got over the hump, so to speak, and passed legislation not only to cover more than 30 million Americans but at long last to provide coverage and support for children.

Of course, one thing we found out in the health care debate last year was, this is not just a debate about the uninsured—the more than 30 million who will be covered—this is as much a debate about the insured, the more than 80 percent of Americans who had insurance coverage but not the protections they should have a right to expect. That is why we needed these consumer protections on preexisting conditions, on protecting families from being thrown off arbitrarily—the annual limits, the lifetime limits—all of those features that we had to get enacted into law because that was the way to protect people with insurance coverage who thought they had more protection than they really did.

So I hope this is just an egregious example and a decision that was implemented by these health insurance companies that will be, in fact, reversed because, as I said before, if it is not reversed, it does call into question what these insurance companies that are taking this step are all about.

Are they for record profits or are they going to try to help our families in a reasonable way?

We are not asking them to do something that is unreasonable or inconsistent with their business model or inconsistent with having a profit. We are just saying: Why don't you do what all the others are trying to do? Why don't you do what the American people expect you to do, which is to take every step necessary to protect our kids, especially children who are vulnerable and do not have lobbyists standing up to fight their battles and do not have a lot of campaign money in the middle of an election year? Vulnerable children—unless someone in one of the two Houses of Congress stands up to fight for them, or somebody in the administration—do not have much power around here. So I would hope these insurance companies would rethink that decision, and we are waiting and watching to see what they will do.

UNEMPLOYMENT

Mr. President, let me just shift gears quickly. I know we have limited time, but I did want to talk a little bit about the job situation that confronts so many families, so many communities in our country, as well as some steps that have been taken recently to help deal with the unemployment rate and the economic circumstances we find ourselves in.

In Pennsylvania, we have hovered around 590,000 people out of work for

many months now. Fortunately, it has dipped a little below 590,000. But when you are getting close to 600,000 people out of work in a State such as Pennsylvania, people are really hurting. Our rate does not tell the story. We have been below 10 percent for a while, but almost 600,000 people out of work is a horrific nightmare for those families in a lot of communities.

I spent, as a lot of Members in the Senate, several weeks in August and September traveling to many communities in Pennsylvania. I got to a little more than 30 counties, and it was remarkable but also disturbing to see the breadth and the scope of the unemployment problem in a State such as Pennsylvania.

Some parts of the State are doing better than others in keeping us below 10 percent unemployment, but there are so many communities where there is a very high rural population—a lot of small towns—having very high unemployment rates.

Just to give a couple examples of places I visited that are smaller communities or smaller counties and to some degree or another largely rural—sometimes 100 percent rural or at least half by the way they categorize them demographically—Cambria County, where Johnstown, PA, is, always has had a high unemployment rate. They are at 10 percent, persistently at that level. In that county that means 7,000 people were out of work, and that is as of the July numbers. I have not seen the latest, but it is in that category; Clarion County, a place I visited as well, almost 10.5 percent, with 2,200 people out of work in that community; Forest County, a very small county by way of population, right in the north central region of our State, 10.6 percent unemployment; Jefferson County, a larger but still not a big urban or metropolitan community, that county has almost 2,500 people out of work, over 10 percent unemployment; Lawrence County, Lehigh County, Luzerne County—all above 10 percent unemployment. Luzerne County is right next to Lackawanna County, where I live. It is approaching 11 percent.

But then here are the ones that probably tell the story best.

Philadelphia is now at about 12 percent unemployment. The rate is very high. When we are hovering around 12 percent in that city, we have almost 75,000 people out of work—in just one city in Pennsylvania, 75,000 individuals out of work.

Then we go to north central Pennsylvania and visit Potter County, a county which is categorized as almost 100 percent rural, with a very small population, under 20,000 people. They have almost the same unemployment rate that Philadelphia has—a little less, but it is about 11.5 percent. As of July, it was at about 11.2 percent. So it has hovered between 11 and 12 percent.

So in Philadelphia, having an 11- or 12-percent unemployment rate means 75,000 people; in Potter County that

translates into just about 900 people, just hovering around 1,000 people. So even in a very small county, the loss of one business, one factory, one plant can mean devastation for that county and that community. That is whether you are in urban Pennsylvania or rural Pennsylvania, even in suburban areas, which got accustomed to 5 percent unemployment or maybe 4 percent unemployment and are now at 7 percent or 7.5 percent or 8 percent. Of course, Pennsylvania's rate is not nearly as high as some across the country.

So people might say: Well, what has the Congress been doing about this over the last 18 months, and especially over the last couple months? Well, we could point to the Recovery Act, which I realize has not been popular around the country. But the Recovery Act created 3 million jobs. It was one way to directly and positively impact the job situation. When we lose 8 million and create about 3 million in the Recovery Act, that is a good start but not nearly enough.

One of the best things we did was just a couple days ago—and we should be able to have it signed into law in a few days—was the Small Business Jobs and Credit Act, which, by the way, had no deficit impact. In fact, it will save a little bit of money over the next 10 years. But there is no adverse impact on the deficit.

Mr. President, there will be \$12 billion directly to small business, a \$30 billion loan fund for our smaller banks, our community banks. Most banks in the country are at that level. They are not the big banks on Wall Street. They provide direct help to small businesses in communities across States such as Pennsylvania and throughout the country.

That bill alone, according to the community bankers, will create 500,000 jobs. That got voted on last week. Sometimes when things like that get voted on, we move on to something else and people do not always notice it. I think it is very important for people to know we do not believe—I do not believe, and I think a lot of people in this Chamber do not believe—we are out of the ditch yet. We are still pushing and pushing to get this economy back to a position where we are getting the kind of robust growth we need. We are in positive territory. We are not losing 700,000 jobs a month or 600,000 jobs a month like we were in December of 2008 and January of 2009 and February and March and April—month after month, every single month for many months losing that many jobs.

So we are moving in the right direction. But we have a ways to go. I would hope that not only next week but when we come back in November the other side of the aisle would present some job creation strategies. I have not heard much. I think 39 out of 41 members of the Republican caucus voted against the Small Business Jobs and Credit Act: \$12 billion of tax breaks for small business, a \$30 billion loan fund which

can leverage hundreds of billions in economic activity and job creation activity across the country.

So we have more to do, and we have a ways to go. We have to keep focused and stay focused on strategies that will create jobs in the near term and certainly over time, but especially those strategies that will create 50,000 jobs or 75,000 jobs or 100,000 jobs. As we go, we can continue to create jobs and grow the economy. When we do that—as we learned in the 1990s—we can grow the economy and make good investments in health care and in our infrastructure and in education and in our workers and their skills. We can also do deficit reduction and debt reduction over time. But we cannot do those three things until we are growing in a way that is substantial enough to do at least those three: grow enough to create jobs, reduce the deficit, and even to reduce debt.

So we have a way to go, but I think we are headed in the right direction. I am looking forward to seeing the Small Business Jobs and Credit Act enacted into law, working to help our small businesses and our smaller communities, especially those I have highlighted across Pennsylvania and across the country that have had tremendous and horrific job loss over the last 2 years to 18 months.

With that, I yield the floor and note the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

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

The PRESIDING OFFICER (Mr. BURRIS). Without objection, it is so ordered.

GLOBAL WARMING

Mr. WHITEHOUSE. Mr. President, I come because we are coming to the end of our workweek. Many of our colleagues are gone already, and others are preparing to go. Another week has gone by in which the Senate has taken no action whatsoever with respect to the continuing pollution of our atmosphere by carbon, which we subsidize by allowing our biggest polluters to do it without cost or consequence. The effects of that on our world continue to manifest themselves. This is one of those issues where we can come to an impasse in the Senate and the foes of doing anything about moving to clean energy jobs and requiring carbon polluters to actually pay a price for their pollution can stop all that. It may seem like a victory, but the problem is there is a real cost to continuing to pollute our atmosphere with carbon. It does trap heat. It does warm the planet.

Those are scientific verities that are unavoidable and the consequences continue to cascade through our world, through the environmental systems of

which it is made up. The evidence of that continues to emerge.

Frankly, Mother Nature does not care about what happens in the Senate. She is not subject to our law. She is not subject to our opinion. She will continue to do her thing. It is up to us to be prudent and thoughtful caretakers of our planet and sensible men and women and take the appropriate steps so we can head off the disasters she is loudly signaling are coming our way.

I thought I would share just some of the continuing cascade of evidence and news that is coming out on this subject.

The first thing I will mention is a report from Science Daily that came out about a week ago. According to NOAA, the National Oceanic and Atmospheric Administration, the U.S. Government agency's recent state of the climate report, the lower 48 States, as a whole, experienced the fourth warmest summer on record, with average August temperatures 2.2 degrees above the last century average.

The American Southwest experienced its warmest summer ever. The Midwest experienced its third warmest summer. The Northeast, where I come from, where my home State of Rhode Island is, experienced its fourth warmest summer ever recorded. Indeed, Rhode Island experienced its hottest ever July on record.

The increase of temperature in our weather systems has the effect of adding energy into those weather systems which suggests that storms are made more frequent and more powerful. Sure enough, the facts confirm that as well.

In 2007, Environment America analyzed rainfall data and determined in a report that came out more recently that extreme precipitation events had increased across the United States by 24 percent between 1948 and 2006. The region in which the extreme precipitation events—these major storms with extreme levels of rain or snow—faced the greatest increase was in New England, with a 61-percent increase from 1948 to 2006. Within New England, the State that faced the greatest increase was my home State of Rhode Island, with an 88-percent increase in extreme precipitation events.

One of those extreme precipitation events was the March flooding in my home State, in which our rivers—the Pawtuxet, Blackstone, and Pawcatuck—some of them went above 100-year floodplain levels. Some of them reached areas beyond 500-year flood levels.

Clearly, something is changing. Actually, there were two floods that happened back to back, just weeks apart. I visited homes in West Warwick, where the mud and the flooding had brought into people's homes and basements thick muck they had to dig out and clean up. As soon as they had dug it out and cleaned it up, boom, it happened again. It was absolutely heartbreaking for them. One can imagine

how frustrating it is to go into your home, your basement, to see what used to be a nice area, what used to be clean, what used to be dry, where your children kept their photo albums, you might have kept old papers, things that were important to you, televisions, sofas, and now just a sea of filthy mud that you are going to have to figure out how to clear out and clean up, cutting out all the wallboard, cutting out everything that is wet, having to rebuild. The frustration of having to do that—people lead busy lives, they do not need that—and then, boom, to have it happen a second time as soon as it was done is unbelievably frustrating and disheartening.

Those are the kinds of extreme and unpredicted weather events that are associated with a warming planet and the heating of the atmosphere.

It also changes the way different animals can live and migrate. One of them is the bark beetle. Earlier this month, the U.S. Forest Service predicted that outbreaks of spruce and mountain beetles in Western States will increase in the coming decades because of climate change. These beetles historically had their range kept in check by cold winters, which basically kill off the larvae, and that limits the reproduction of the beetles and it limits their geographic range. As the winters become warmer, then the beetles have survived—because the winters aren't as cold—so they continue to go out and do their thing. Their thing to do is to kill pine trees. The beetles have already affected more than 17.5, I believe, million acres of Western forests.

I have traveled out West. I was in Idaho a few summers ago, and you could fly over the mountains of Idaho and see entire forested mountains, as far as the eye could see from the plane, and it was dead and brown and it was because the beetle had gone in there and killed them.

These changes are going to continue. I can't estimate what cost it was to the industry or to Idaho's economy to have that massive die-off of pine trees, but, clearly, it is no good thing.

The ocean continues to send us warnings as well. According to the University of Colorado's National Snow and Ice Data Center—this again earlier this month—for only the third time in satellite history, ice has covered less than 5 million square kilometers of the Arctic Ocean. As a result of the trend that these researchers see, they warn that global warming could leave the Arctic sea ice free by 2030—20 years from now. Many of us will be around then to see that.

An ice-free Arctic Ocean has very significant repercussions for our world because it is the ice that reflects a great deal of the heat back out of the atmosphere in what is called the albedo effect—the reflection of it. If that is not there, instead there is a dark ocean absorbing the heat. It accelerates the warming and begins the feedback loop that makes the problem worse.