

It appears to me that now we are not going to get a larger energy bill in this Congress. That is too bad because we passed a bipartisan bill that would provide greater energy security for our country out of the Energy Committee. At the very least, let's pass a renewable electricity standard that is bipartisan, that will drive the production of new capability in wind and solar and other renewable sources.

In the second quarter of this year, we had a 70-percent reduction in wind energy production—that is the production of facilities to build wind energy. From last year, a 70-percent reduction. The reason? Because we do not have a renewable electricity standard. There was an expectation that we would, and we do not.

Let's not leave this Congress this year with so much unfinished business that I believe is essential to this country.

While I am speaking about it, let me make one additional point, and that is on another piece of legislation that must pass by the end of this year. It rests now in the Senate Finance Committee and it reauthorizes the Special Diabetes Program in this country that is so unbelievably important. The Special Diabetes Program helps all Americans, but it is especially targeted at Native Americans, who in some cases have rates of diabetes that are 10 and 12 times the rate of the national average. We must reauthorize the Special Diabetes Program. If my colleagues could walk into a dialysis center and see the number of people—on Indian reservations especially—hooked up to a dialysis machine, in some cases with only one leg or having lost an arm—the ravages of diabetes are unbelievable, and the number of new cases of diabetes among children of this country is just startling.

I want to show one chart about this. This chart shows the number of people in America over the past 30 years who have been diagnosed with diabetes. This is a full-blown, full-scale, unbelievable epidemic.

The Special Diabetes Program that I and Senator Domenici and Senator COLLINS and so many others have worked so hard on for a long time has to be reauthorized. I hope very much my colleagues will understand that this is not optional. Go to an dialysis center. Go to an Indian reservation and go to a dialysis center and talk to the people hooked up to those machines and see the amputations and talk to the relatives of people who have died in circumstances where people, over 50 years old on average, 50 or 60 percent of them are affected by diabetes. Especially take a look at the rate of diabetes among children on Indian reservations—and children all across the country. Then say to yourself that this bill doesn't matter. You cannot possibly say that. We must address this issue.

This Congress has done some big things, some important things, and there are some things yet to be done. It

is not the end of the year. We have some additional time. My hope is that our colleagues can attempt to give us the best of what both political parties have to offer rather than the worst of each. The American people expect more and deserve more from us.

I wonder sometimes how the majority leader is able to have the patience to try to find a way to steer almost anything through this Chamber. I said yesterday that even a Mother's Day resolution would likely engender a filibuster. It is very hard because we have people who see themselves as a set of human brake pads, whose only destiny is to try to stop everything. The problem is that there are a number of things that must get done for the economic health of this country and for the health of the American people.

I yield the floor.

#### SIXTH MONTH ANNIVERSARY OF THE AFFORDABLE CARE ACT

Mr. HARKIN. Mr. President, today marks exactly 6 months since the Affordable Care Act became law. And this truly is a banner day, because a key feature of the new law, the Patient's Bill of Rights, goes into effect—cracking down on the worst abuses of health insurance companies and giving Americans important new protections. These reforms are long overdue, and represent a new day in American health care. We are creating a reformed health insurance system that works in the interest of working Americans and their families—the healthy and the sick—and not just to boost the profits of insurance companies and the bonuses of their executives.

Starting today, insurance companies will no longer be allowed to cancel your policy if you get sick. They must end their abusive practice of scouring your health records for an excuse—any excuse—to cancel your coverage and leave you high and dry when you need insurance the most. One major insurer actually targeted women who were newly diagnosed with breast cancer. No longer will insurance companies be allowed to reward employees with bonuses for cancelling policies in order to pad company profits. This cruel practice, at long last, is illegal.

Starting today, children with pre-existing conditions can no longer be denied health insurance. This will ensure that all children receive access to preventive care and needed treatments and healthy start at life.

Beginning today, lifetime benefit limits on your health insurance plan will be banned, and annual benefit limits will be restricted. Over 100 million Americans have health plans that include a lifetime limit, which, in times of serious illness, can cause the loss of coverage when patients need it the most. No longer will a diagnosis of an acute illness such as cancer or ALS lead a patient to rapidly max out their health benefits.

Starting today, parents will no longer have to worry that their chil-

dren will be kicked off their health insurance plan when they turn 19 or finish college. Today, millions of American families with young adult children who don't receive health insurance through their employer will be able to keep their children on their family plan until age 26. I know that in my State of Iowa, this will help over 8,300 young adults this year.

Today, Americans receive yet another protection against health insurance company abuses. Starting today, if an insurer refuses to pay for your test or treatment, you are guaranteed the right to appeal that decision. If your appeal through the company is not favorable, you have the right to an independent appeal by a third-party reviewer. This is one of many new reforms that will keep insurance companies from boosting profits at the expense of sick patients.

And finally, today is a landmark day in the effort to transform our current sick care system into a true health care system—one focused on wellness, prevention, and public health—keeping people out of the hospital in the first place. That is why I am particularly pleased that, starting today, health plans must cover proven preventive services at no cost to the patient. This means that, starting today, you can visit your doctor for tests such as mammograms and colonoscopies for prenatal care, or for immunizations such as the seasonal flu shot, without paying a deductible, co-pay, or coinsurance. This represents an enormous benefit to the health of Americans, and to the well-being of this country. Because there is no better way to bend the cost curve downward than by keeping people healthy and catching illness in its earliest stages.

As I travel around the country, I hear from so many folks who have already benefitted from health care reform, and look forward to the many additional improvements still to come. I hear from mothers who are relieved their children can no longer be denied coverage for their asthma, from working families who will no longer have to worry about the cost of a co-pay for their annual flu shot, and from seniors who have received a \$250 rebate check to help with the cost of their prescription drugs.

Starting in January, seniors will also receive free preventive services—plus an annual wellness visit—through Medicare.

I talk to small business owners who have benefitted from the tax credits that make providing health coverage to their employees more affordable.

I would like to take a moment to share how health reform is helping everyday Americans by putting people ahead of profits. I recently learned about the case of a young Iowan from Cedar Falls, Sarah Posekany. She is just one of millions of Americans who have been plunged into financial ruin because their insurance company cut them off after they got sick.

Sarah was diagnosed with Crohn's disease when she was 15 years old. During her first year of college, she ran into complications from Crohn's, forcing her to drop her classes in order to heal after multiple surgeries. Because she was no longer a full-time student, her parents' private health insurance company terminated her coverage.

As Sarah puts it: "They didn't want to help, so I had to let the medical bills pile up."

Four years later, she found herself \$180,000 in debt, and was forced to file for bankruptcy.

Sarah has undergone seven surgeries. And here is what is most disturbing: Two of those surgeries came as a direct result of her not being able to afford medication.

Sarah said: "When I don't have any insurance, and can't afford to treat myself, the disease progresses to the point where I need surgery."

Sarah still wants to pursue her dream of becoming a nurse. But her bankruptcy and crippling debt will follow her wherever she goes, all because her parents' insurance company cancelled her coverage exactly when she needed it most.

Today is the day that we put a stop to these kinds of tragedies—experiences like Sarah's, that are a stain on our past. Today, our health system takes another giant step toward working not just for the healthy and the wealthy but for all Americans.

These reforms represent such enormous progress, such a dramatic improvement in the daily lives of millions of Americans. Frankly, I am astounded that my colleagues on the other side of the aisle continue to call for the repeal of these historic reforms.

In fact, just this past weekend, a major contender for their party's Presidential nomination publicly stood up for insurance companies to defend one of their most egregious practices: discriminating against people based on preexisting conditions. He said that health insurance companies shouldn't be obligated to cover preexisting conditions—and let's not forget that insurers include pregnancy and domestic violence on their list of preexisting conditions—because paying for the care of the sick is like insuring a building that is on fire.

If that's how they characterize the millions of Americans with heart conditions, the millions of Americans who are cancer survivors, and the millions of Americans born with health conditions they have no control over—comparing them to burning buildings—then I can understand why it is so easy for them to lock arms with insurance companies and defend their discriminatory practices.

What this sort of thinking indicates to me is that many Republicans are sadly out of touch with the priorities of the American people. They continue to argue for repeal of a bill that puts an end to the most appalling health insurance company abuses.

They want to drag us back to a day where a bad diagnosis not only meant a health challenge but potential financial ruin.

They have spent months using scare tactics like claiming the bill cuts Medicare and hurts seniors when it actually strengthens Medicare. So far this year, seniors have seen prescription drug price relief, and very soon they will enjoy free preventive care and lower Medicare Advantage premiums.

Do my friends on the other side of the aisle really want to repeal the ban on denying coverage to children with preexisting conditions?

Do they want to overturn the provision allowing children to stay on their parents plan until they are 26 or can receive coverage through an employer?

Do they really want to turn to our youth at a time when they are most vulnerable and starting out in life and say, "Sorry, when you get sick, you're on your own?"

Do they want to repeal the ban on insurance companies cancelling your policy if you get a serious illness like cancer or heart disease?

Do they want to repeal the ban on lifetime benefit limits and allow insurance companies to cut off your coverage when they determine your care hurts profits too much?

I can't for the life of me understand why Republicans think that repealing these new protections and benefits, and going back to the bad old days when health insurance companies held all the cards, is what Americans want.

And what about the health reform law's reduction of the deficit? I am just at a loss as to why Republicans are calling for the repeal of a law that ends insurance company abuses, expands access to care, and reduces the deficit by \$143 billion in the next 10 years, and by nearly \$1 trillion in the years after that.

There are so many good things in the health reform law, and there is much more to come. Just this week, a Families USA report highlighted the benefits this law will bring to my State of Iowa. When the full law kicks in, in 2014, over 261,000 Iowans will qualify for tax credits to help them purchase health insurance. These tax credits, which amount to one of the largest middle-income tax cuts in American history, will reduce Federal income taxes for Iowans by \$974 million in the first year alone. And these tax breaks are targeted toward working families who have long struggled with the increasing cost of health insurance.

We have reached a historic moment in the history of American health care. A moment where the promise of health reform is becoming a reality for Americans. A moment where all patients—not just the healthy and the wealthy—have the rights and protections they need and deserve.

The Patient's Bill of Rights—the critical new protections that take effect today—is a giant step forward for

the health and economic security of the American people.

Health reform is off to a very strong start. As many predicted, the new health reform law is growing increasingly popular as people get better acquainted with its broad array of benefits and protections. They like the new law's sharp emphasis on wellness and prevention. They want every American to have access to quality, affordable health care. They like the tax cuts to help working families afford health coverage.

And make no mistake: the American people are not going to allow these benefits and rights to be taken away.

Mr. LEAHY. Mr. President, for each of us, our health is among the things we care the most about. Certainly one of the most common requests any of us regularly make in prayer is for good health. And of course it is not only our own health we worry about; we also want good health and proper medical insurance for our children, our parents, our siblings—for all those who are important to us.

Medical knowledge and technology have advanced tremendously during the past two and a half centuries of American life, and the pace of medical progress is accelerating. But health insurance models have not. The deck has been stacked in favor of the insurance companies, and against the practical needs of ordinary Americans. For much of the last century Americans have pointed to the obvious need for insurance reform, yet the problems have only grown worse and more urgent, leaving millions of Americans exposed to the ravages of sudden illness and the wasting effects of declining health.

Six months ago today, President Obama signed into law the Affordable Care Act, which will extend health insurance coverage to more than 30 million uninsured Americans in the next few years. Reform based on good quality, affordable health insurance that has been talked about for decades is finally becoming a reality. Over 15 months starting last year, Congress debated and then passed the most sweeping and comprehensive reforms to improve the everyday lives of every American since Congress passed Medicare in 1965. It was an arduous process, but in the end the achievement proved that change is possible and that voices of so many Americans who over the years have called on their leaders to act have finally been heard.

Americans are already beginning to see some of the benefits of insurance reform. First, in states where individuals and families are excluded from health coverage because of preexisting medical conditions, these Americans can now buy insurance through special insurance plans overseen by the states and delivered by private medical providers. Second, employers across the country already have applied for and have been awarded early retiree reinsurance grants that will reimburse employers for retirees' medical claims.

Third, seniors on Medicare who have high-cost prescriptions typically fall within a coverage gap known as the “doughnut hole.” Beginning recently, beneficiaries who fall within the gap will receive \$250 checks to help cover the cost of their prescription drugs.

And today, more benefits of real insurance reform go into effect that will help consumers take control of their own health care decisions. Known as the Patients’ Bill of Rights, these new rules protect consumers against the worst health insurance industry abuses that have prevented millions of people from receiving the health care they need. Going forward, insurance plans can no longer deny children coverage because of a preexisting health condition; insurance plans are barred from dropping beneficiaries from coverage simply because of an illness; dozens of preventive care services must be covered at no cost and with no co-pay; Americans will have access to an easier appeals process for private medical claims that are denied; and adult children can stay on their parents’ plans until their 26th birthdays.

Yet another major reform now protects everyday Americans from one of the most egregious insurance industry practices: setting lifetime or annual limits on health insurance coverage. Wherever I travel in Vermont I am often stopped in the grocery store, at church, on the street or at the gas station to listen to personal, wrenching stories from Vermonters who can no longer get medical treatment because they have met their annual or lifetime maximum. Many of these Vermonters were perfectly healthy before being diagnosed with cancer or diseases that can cost well beyond their means for treatment. Instead of being able to focus on getting healthy, patients instead must worry about whether or not their next doctor’s visit will shove them above the insurance company’s arbitrary limit.

Each of these stories is anguishing. Let me describe just one of them. A master’s student from Saint Michael’s College’s graduate school, Ned wrote my office during the health care reform debate to share his story. A car accident when Ned was nine left him a quadriplegic. His health care costs since then have necessarily been high. In fact, recently Ned found that he had nearly met his lifetime limit on coverage from one plan and his only remaining option for health insurance coverage not only contained a lifetime cap on coverage but also a cap on expenses for durable medical equipment, which he uses frequently because of his wheelchair. But beginning today, Ned and millions of other Americans who fear reaching their coverage limits can rest easier knowing that their insurance will be there when they need it the most. Ned, and we, can look forward to a lifetime of the contributions that he will make to his community and our country.

In addition to improvements to our health insurance system that we will

see this year, over time the Affordable Care Act will insure 95 percent of our population and make a substantial investment in our economic vitality in the years ahead. In addition to ending the discriminatory insurance company practices of denying coverage because of a preexisting condition or canceling coverage when beneficiaries get sick, the new law will lower costs for small businesses and individuals who simply cannot afford health coverage. And despite the specious arguments from opponents of reform, this bill is the largest deficit reduction measure upon which many in Congress will ever cast a vote. The Congressional Budget Office estimates that comprehensive reform will reduce the federal deficit by \$143 billion through 2019, and by more than \$1 trillion in the decades to come.

The Affordable Care Act is a tremendous achievement that will improve the lives of Americans for generations to come. For decades, we have heard heartbreaking stories about the enormous challenges Americans face because they are uninsured or underinsured. With each new implementation date of the features of the Affordable Care Act, these stories are becoming fewer and fewer and are being replaced by stories of the success of these reforms, one family at a time, all across Vermont and all across America.

There is still much more to accomplish, and there are still millions of Americans who are struggling to buy or keep adequate health insurance coverage for their families or themselves. As these reforms are implemented over the next few years, I will continue to work with Vermonters and the Department of Health and Human Services to help Americans have the access to the quality, affordable health insurance that each American needs and deserves.

Mr. JOHNSON. Mr. President, I rise today to recognize an important milestone in the effort of delivering meaningful health reform for all Americans. Six months ago, President Obama signed the Patient Protection and Affordable Care Act into law, and the first major patient protections now take effect to help Americans obtain and keep meaningful health care coverage.

I am reminded of all the South Dakotan families and businesses that have contacted me to voice their thoughts about health care, share their personal experiences, and find out how reform will help them. Reforms in place today end some of the worst insurance industry abuses by implementing a Patient’s Bill of Rights. These provisions protect children with a preexisting condition from being denied coverage, allow parents to provide insurance for their children through their young adult years, prohibit profit-driven insurance companies from rescinding benefits as soon as someone becomes sick and eliminate lifetime limits and restrict annual limits on benefits.

As more provisions of the Affordable Care Act are implemented, it is important we do not forget the health care crisis facing our Nation and the consequences of inaction. The latest U.S. Census report confirms that, while some were spinning mistruths about a government takeover of health care, more and more Americans were losing their health insurance coverage. Last year, the number of insured individuals and families dropped for the first time the Census starting tracking that data in 1987. Nearly 51 million Americans are uninsured, compared to 46 million the previous year. The Affordable Care Act puts in place assurances that no more Americans will be priced out of the private health insurance market or denied coverage by discriminatory insurance practices. Americans will no longer pay more every year for fewer benefits, be denied coverage for a preexisting medical condition, or lose coverage altogether just for getting sick.

The Patient’s Bill of Rights taking effect today eliminates the worst practices of the insurance industry that took advantage of American families for far too long. But insurance market reforms alone will not address all shortcomings of our health care system. The Affordable Care Act also includes important investments in strengthening and growing our health care workforce, improving access to preventive and wellness programs, and addressing waste, fraud and abuse.

I supported health care reform to give our Nation the best chance of improving our system and reigning in costs. One of our biggest challenges remains the fact that we spend more on health care than any other country, 50 percent more per capita than the next highest spender, and yet have poorer health outcomes than most. Health reform cannot change that fact overnight, but it does provide us with a path forward and the tools to improve the way our system works for everyone. Health economists have noted that reform finally implements a myriad of bipartisan proposals to rein in costs that have been circulating for decades. These commonsense changes to our health care delivery system will ensure we are getting our money’s worth and ensure citizens have access to affordable health care. Health reform has made a significant step forward in addressing the drivers behind increasing health care costs and placing us in a more fiscally sustainable direction.

The new law isn’t perfect—few major pieces of legislation are—and the work is not finished in delivering meaningful health reform for all Americans. But with inaction not an option, the passage of the Affordable Care Act laid the foundation for improving the American health care system. The new law is a product of compromise and in that same spirit I will continue to work with my colleagues to ensure health reform is delivering for South Dakotans and all Americans.

## THE DREAM ACT

Mr. CARDIN. Mr. President, I rise today to express my support for the DREAM Act amendment to the 2010 National Defense Administration Act. This is bipartisan legislation that provides sound economic and national security benefits to our Nation.

I have long supported the DREAM Act primarily because it provides a pathway forward for young men and women who have played by the rules all of their lives, graduated high school and now want to give back to this country. These are young people who had no say in how or when they came to our country, but somehow, their parents or other relatives brought them here to live a better life.

Now, we could spend an infinite amount of time debating what to do with the undocumented adults who have come to the U.S.—and I hope that we do eventually get to that debate—but the focus of this measure is the children. We are talking about the innocent children, who, for the most part, have known no other home than America and deserve a way forward now that they are reaching adulthood.

Every year, thousands of undocumented students who live in the United States graduate from high school. Among these students you will find valedictorians, honor roll students, and community leaders who are committed to the United States and their local communities. It is estimated that there are 65,000 such young people who graduate from high school in the United States and find themselves unable to work, go to college, or serve this country in the military.

The young people who would be DREAM Act eligible would have graduated high school, passed a background check and be of good moral character. It is why the DREAM Act is supported by the Secretary of the Department of Education, the National Education Association, the Association of American Universities and many others. Leading businesses like Microsoft endorse the DREAM Act because they recognize these young people are talented and can be a benefit to U.S. businesses in this global economy. DREAM Act-eligible young people are exactly the type of individuals we want to be part of our great society.

The DREAM Act is a smart, targeted piece of legislation that will only benefit children who were brought to this country before the age of 16 and have been living here for at least 5 years.

From an economic perspective, the DREAM Act provides clear fiscal benefits to our local communities and our Nation. State and local taxpayers have invested time and money in these young people through elementary and secondary education expecting that eventually they will become contributing, tax-paying members of our society. With education budgets as tight as they are, why would any community throw away such an investment?

Take this for example: a young immigrant who graduates from college

will pay \$5,300 more in taxes and cost taxpayers \$3,900 less in government expenses each year than if he or she dropped out of high school. Additionally, our own Department of Defense recommended in their 2010–2012 strategic plan the passage of the DREAM Act to help the military “share and maintain a mission-ready All Volunteer Force.” The former Secretary of the Army, Louis Caldera, stated “the DREAM Act will materially expand the pool of individuals qualified, ready and willing to serve their country in uniform.” The DREAM Act provides a smart and narrow pathway for eligible young people to go on to college or enter our military.

Lastly, supporting the DREAM Act is the proper next step toward taking up comprehensive immigration reform. The American people have spoken on this issue. They would like Congress to step up and deal with this issue. According to a recent Fox News poll, 68 percent of voters, including Republicans, Democrats and Independents, say that efforts to secure the border should be combined with reform of Federal immigration laws. I agree, which is why I voted in favor of providing \$600 million for 1,500 new border patrol agents, additional monitoring and communications equipment in August. That funding and those resources were an important step to ensure our Nation's borders are secure; just like passing the DREAM Act is an important step to ensure our country has the best and brightest individuals contributing to our economy and society.

Additionally, the DREAM Act has traditionally been a bipartisan effort. During this Congress Senator DURBIN and Senator LUGAR introduced the legislation. But in the 108th Congress the legislation had the support of Senator HATCH, Senator GRASSLEY, Senator KYL and Senator CORNYN. During the last Congress, 23 Republican Senators voted in favor of this legislation when it was offered as an amendment to the comprehensive immigration reform bill. There is a strong bipartisan history to this legislation and strong public support.

No child should be held accountable for the sins of their parents. This targeted, bipartisan legislation recognizes this fact and shows compassion to the innocent. It provides a pathway forward for young men and women who have played by the rules all of their lives, graduated high school and now want to give back to this country. These are young people who truly deserve a second chance. I urge my colleagues to support this legislation.

## REMEMBERING STAFF SERGEANT HAROLD “GEORGE” BENNETT

Mrs. LINCOLN. Mr. President, I rise today to honor the memory of U.S. Army SSG Harold “George” Bennett. In the jungles of Vietnam, this young Arkansan displayed courage and honor while serving his Nation in uniform.

Tragically, he became the first American prisoner of war executed by the Viet Cong. This year marks the 45th anniversary of his death, and I am proud to join his family later this month to posthumously honor him with the Silver Star, the third highest military decoration that can be awarded to a member of any branch of the U.S. Armed Forces.

George Bennett was born on October 16, 1940, in Perryville, AR, a small town that rests just northwest of Little Rock in the foothills of the Ozarks. His father, Gordon, was a veteran of World War I, and he instilled in his sons the values and rewards of service to country. All four would follow his footsteps into the U.S. Army.

SGT George Bennett was trained in the Army as an airborne infantryman and served with the famed 82nd and 101st Airborne Divisions, made up of some of the finest soldiers in the world. He earned his Master Parachute Wings and Expert Infantry Badge before volunteering in 1964 for service in what was a relatively unknown area of Southeast Asia called Vietnam.

While deployed, Sergeant Bennett served as an infantry advisor to the 33rd Ranger Battalion, one of South Vietnam's best trained and toughest units. On December 29, 1964, they were airlifted to the village of Binh Gia after it had been overrun by a division of Viet Cong. Immediately upon landing, Sergeant Bennett's unit was confronted by a well-dug-in regiment of enemy forces, and despite fighting furiously and courageously throughout the afternoon, their unit was decimated and overrun. Sergeant Bennett and his radio operator, PFC Charles Crafts, fell into the hands of the Viet Cong.

Before being captured, Sergeant Bennett twice called off American helicopter pilots who were attempting to navigate through the combat zone to rescue him and his radioman. Displaying a remarkably calm demeanor, his focus seemed to be on their safety and not his own. His last words to his would-be rescuers were, “Well, they are here now. My little people [his term for the South Vietnamese soldiers under his command] are laying down their weapons and they want me to turn off my radio. Thanks a lot for your help and God Bless You.”

As a prisoner of war, the only thing more remarkable than the courageous resistance he displayed throughout his captivity was his steadfast devotion to duty, honor, and country. His faith in God and the trust of his fellow prisoners was unshakable. Sadly, the only way his captors could break his spirit of resistance was to execute him. Today, Sergeant Bennett lies in an unmarked grave known only to God, somewhere in the jungles of Vietnam.

Mr. President, Sergeant Bennett was a selfless young man who answered his Nation's call to service and placed duty and honor above all else. Although he may no longer be with us, the example and selflessness of this brave young Arkansan will forever live on in our