are very long today, all over the country, from Virginia to Nevada to Kentucky. They are long because these people are worried about how they are going to put food on the table and pay the bills. For far too many Americans, those benefits were set to expire last night. So six times last week, Democrats asked to extend their unemployment benefits for a short time while we work on a longer extension. Six times, Republicans said no. They didn't say no to us; that is, Members of the Senate, they said no to the families in their own States and all States who count on us to act when we need action, who count on us to respond in the event of an emergency. This is an emergency.

Republicans in the Senate are standing between these families and the help they need while these benefits expire. It might work because under the Senate rules they can do that, but it certainly doesn't work for working families whose need to buy groceries does not expire. The need to heat your homes, put gas in the car, make payments for furniture you buy, the car you bought, your house payment, the need to take medicine or support an aging parent or to take care of your kids, they don't expire.

Those opposed to helping our fellow citizens at their time of greatest need want to talk about process. My Republican colleagues came to the floor and talked about process. They had a right to do that. Under the rules, I guess that is true. But if you can't afford to feed your kids, process doesn't mean anything to you.

We often talk about the cost of inaction. It is the reason we insist on creating jobs and making health care more affordable and on strengthening national security. When we talk about the cost of inaction, it is more than just rhetoric; it comes with dire consequences. Americans who woke up this morning without the benefits they need now know that better than anyone else.

The Associated Press runs all over the country—a newswire. Among other things, this article says this morning:

Two thousand federal transportation workers will be furloughed without pay [today].

The reason we are talking about 2,000, this doesn't count the thousands and thousands, up to 1 million people who are not going to have jobs as a result of not extending the highway bill. That is what we want to do-let these people work—because what has happened is that even the inspectors can't go out and do their jobs, so people are just walking away from these jobs. Secretary LaHood, the Secretary of Transportation—a Republican Congressman until he was appointed—said construction workers will be sent home from jobsites because Federal inspectors must be furloughed. They named a long list of construction sites that will be halted: George Washington Parkway in Virginia, the Humpback Bridge-I don't know where that is in Virginiabridge construction in Coeur d'Alene, ID. All over the country, this is happening. The safety inspectors have no pay, so they have to leave. Nothing is happening. This is going to lead to untold numbers of people—I said up to 1 million people—who will not be able to work.

It is really wrong what has taken place here. It is not too late to right that wrong. I hope Republicans will reconsider, think about their constituents standing in the unemployment lines as we speak. I hope they reconsider

UNANIMOUS-CONSENT REQUEST— H.R. 4691

Mr. REID. Based on that, I ask unanimous consent that the Senate proceed to H.R. 4691, which is a 30-day extension of provisions which expired yesterday—unemployment insurance; COBRA, which is the health insurance for people out of work; flood insurance; Satellite Home Viewer Act—1½ million people today are unable to watch TV who could last night at midnighthighway funding-I talked about that-SBA business loans; small business provisions of the American Recovery Act; the doctors fix, the SGR, and poverty guidelines, received from the House and at the desk; that the bill be read three times, passed, and the motion to reconsider be laid upon the table.

The ACTING PRESIDENT pro tempore. Is there objection?

Mr. BUNNING. I object.

The ACTING PRESIDENT pro tempore. Objection is heard.

Mr. REID. I thank the Chair.

RESERVATION OF LEADER TIME

The ACTING PRESIDENT pro tempore. Under the previous order, the leadership time is reserved.

MORNING BUSINESS

The ACTING PRESIDENT pro tempore. Under the previous order, there will now be a period of morning business until 3 p.m., with Senators permitted to speak therein for up to 10 minutes each.

The Senator from Kentucky.

UNEMPLOYMENT BENEFITS

Mr. BUNNING. Mr. President, just a brief explanation of why we are where we are with this extension bill, a brief extension of 30 days.

There was an agreement between the majority leader of the Finance Committee and the minority leader on the Finance Committee, Senators BAUCUS and GRASSLEY, on a 3-month extension of these very same provisions. There were more provisions in the bill also. It cost a little more than the \$10 billion that is asked for because it was a 3-month extension. Senator REID pulled that bill from the floor of the Senate.

He did it. The leader of the Democrats pulled that bill from the floor.

I support extending unemployment benefits, COBRA benefits, flood insurance, the highway bill fix, the doc fix, small business loans, distant network television for satellite viewers. If we can't find \$10 billion to pay for something we all support, we will never pay for anything in the Senate. I have offered several ways to do this, including trying to negotiate with the majority leader's staff. None have been successful.

We cannot keep adding to the debt. It is over \$14 trillion and going up fast. If the budget before us passes, it will add another \$1.5 trillion to the debt.

Recently, we passed pay-go. For those who don't know what pay-go is, it means you have to pay for everything you bring before the Senate. You can't charge it on the debt. You can't charge it. That is what pay-go says. Understanding that, I hope the American people understand my serious objection.

UNANIMOUS-CONSENT REQUEST— H.R. 4691

Mr. BUNNING. Mr. President, I ask unanimous consent that the Senate proceed to the immediate consideration of H.R. 4691; that the amendment at the desk, which offers a full offset, be agreed to; the bill, as amended, be read a third time and passed; and the motion to reconsider be laid upon the table.

The ACTING PRESIDENT pro tempore. Is there objection?

Mr. REID. Reserving the right to object, history is something I think you have to be involved in to understand what really transpired.

First of all, there was no bill on the floor for me to take off the floor. There was discussion between Democrats and Republicans. On the Thursday before we left for the last weeklong break we took, I was in the back hall with Senators Grassley, Baucus, and McConnell. Senator McConnell, my friend, said they weren't ready to agree to anything yet.

Well, it is very clear if we are going to extend benefits for a lot of tax provisions that are very important to business, then we should at least consider extending benefits for people who are down and out in the same period of time.

So understand, the bill that came before the Senate included a jobs package that extends the highway benefits for 1 year, saving a million jobs, creating jobs by allowing small businesses—or any businesses—to hire somebody who has been out of work for 60 days. They do not have to pay their withholding tax and they get a \$1,000 tax credit at the end of the year.

In addition to that, to help small businesses, we had a provision to allow small businesses to write off and not depreciate up to \$250,000 of purchases in a year—very important to create and

stimulate business—and we also had in that bill a provision to stimulate the economy by extending the Build America Bonds that were so successful in our Recovery Act and those funds expired.

One can have all the excuses one wants. The fact is, my friends on the other side of the aisle are opposing extending unemployment benefits for people who are out of work.

I would also say this: Pay-go is very interesting. I am glad my friend brought that up. I am glad he brought up the big deficit because it is very big. But where was my friend from Kentucky when we had two wars that were unpaid for during the Bush administration, tax cuts that cost more than \$1 trillion unpaid for? Where were my friend and the Republicans objecting to that?

Pay-go is important, and we passed pay-go here—we, the Democrats, passed it. My friend did not vote for it. It passed because Democrats voted for it. Not a single Republican voted for it. We had these in effect during the Clinton years, and it worked. We paid down the debt in the last Clinton years.

We also understand how important the debt of this country is. It started to build up so strong during the 8 years of the Bush administration. We brought to this floor—no one worked harder than the Acting President pro tempore to come up with something to address the debt with the chairman of our Budget Committee and others.

We wanted a debt commission, and we brought to this floor a debt commission, a good one. It was based upon what we did with military base closings. We tried for decades to close bases that were unnecessary in the country anymore, after World War II was over, the Korean war was over, Vietnam. We did not need all those bases. But because of what happens when trying to close a base because of local politics, we could not do it. So we passed a bill that said we are going to have a base closing commission. They will come back with recommendations, and the House and the Senate have a choice: either vote no or yes on their recommendations. And they voted yes, both the House and the Senate, and we closed numerous bases all over the country

The debt commission we established was based upon that—the same thing—and we voted, we Democrats voted. It would have passed. Why did it not pass? Because seven Republicans who cosponsored the legislation voted against it.

So we do not need lectures here on debt. What we need is to recognize there are poor people all over America who are desperate today, and people who are working, making good money on these road projects all over America today who are being told to go home because we do not have inspectors to take care of their work.

Therefore, Mr. President, I object. The ACTING PRESIDENT pro tempore. Objection is heard. Mr. REID. Mr. President, unless my friend has more to say, 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. ALEXANDER. 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. ALEXANDER. Mr. President, I ask unanimous consent to speak in morning business for up to 15 minutes.

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

Mr. ALEXANDER. Thank you. Mr. President, will the Acting President pro tempore please let me know when I have consumed 12 of the 15 minutes.

The ACTING PRESIDENT pro tempore. Yes.

Mr. ALEXANDER. Thank you very much, Mr. President.

HEALTH CARE

Mr. ALEXANDER. Mr. President, it was my privilege last Thursday, along with some other Members of the Senate, to attend a health care summit at the invitation of President Obama. It went on a long time. We learned one thing we already knew, that our President is smart and knows a lot about health care. So he stayed the whole time.

But it gave those of us on the Republican side a chance we do not have the opportunity to have as often, which is, to be on center stage and let the American people know, A, who we are, and, B, what our ideas are. So it was a terrific way for us to show, for example, that our goal is to reduce health care costs, that we wish to move step by step toward that goal.

We identified a number of areas, such as being able to buy health insurance across State lines, allowing small business health plans to pool together, reducing junk lawsuits—all of which will tend to bring down the cost of premiums, which is what most Americans want.

During the discussion, early on, actually, the President and I had a little disagreement about whether his plan, which is based upon the Senate bill, which passed on Christmas Eve, would raise premiums. What I had said in my opening remarks on behalf of Republicans was that millions of Americans, under the Democratic plan, would pay higher insurance premiums in the individual market because of government mandates and taxes. The President says that is wrong. I cited a Congressional Budget Office report to show I was right. And rather than dispute the President of the United States in public-I thought I had enough time to make my case—I said I would send him a letter, which I did that same day. So I ask unanimous consent, Mr. President, to have printed in the RECORD the letter I gave to President Obama on Thursday.

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

U.S. SENATE,

Washington, DC, February 25, 2010.

Hon. BARACK OBAMA,

President, The White House, Pennsylvania Avenue, Washington, DC.

DEAR MR. PRESIDENT: During today's discussion on health care, you and I disagreed about whether the health care bill that passed the Senate on a party-line vote on December 24 would cause health insurance premiums to rise even faster than if Congress did not act. I believe premiums will rise because of independent analysis of the bill:

On November 30, the non-partisan Congressional Budget Office (CBO) wrote in a letter to Senator Bayh that "CBO and JCT estimate that the average premium per person covered (including dependents) for new nongroup policies would be about 10 percent to 13 percent higher in 2016 than the average premium for nongroup coverage in that same year under current law."

When you asserted that CBO says premiums will decline by 14 to 20 percent under the Senate bill, you are leaving out an important part of CBO's calculations. These reductions are overwhelmed by a 27 to 30 percent increase in premiums due to the mandated coverage requirements in the legislation. CBO added those figures together to arrive at a net increase of 10 to 13 percent—as shown in their chart in that same letter.

In that same letter, CBO wrote, "The legislation would impose several new fees on firms in the health sector. New fees would be imposed on providers of health insurance and on manufacturers and importers of medical devices. Both of those fees would be largely passed through to consumers in the form of higher premiums for private coverage."

On December 10, the chief actuary for the Centers for Medicare and Medicaid Services—who works for your administration—concurred with the CBO. In his analysis, the actuary said, "We anticipate such fees would generally be passed through to health consumers in the form of higher drug and device prices and higher insurance premiums." He also said, "The additional demand for health services could be difficult to meet initially with existing health provider resources and could lead to price increases, cost-shifting, and/or changes in providers' willingness to treat patients with low-reimbursement health coverage."

For these reasons, the Senate-passed bill will, indeed, cause Americans' insurance premiums to rise, which is the opposite of the goal I believe we should pursue.

Sincerely,

LAMAR ALEXANDER.

Mr. ALEXANDER. But today what I wish to do in the next few minutes is explain why I believe I am correct, that under the President's health insurance plan, which is based upon the Senate plan, for millions of Americans in the individual market, premiums would go up because of one-size-fits-all government mandates, because of taxes that are passed on to consumers; but for other reasons as well—by shifting costs.

When you dump 15 million people or 18 million people into a program called Medicaid, what happens is, we do not pay the doctors and the hospitals well enough to take care of those folks. So