

daughter and the training. That's creating jobs. How do they talk about losing jobs—which I think, by the way, again, is frivolous because we created 1.1 million jobs.

And, frankly, I would just say to you that this is about saving lives. Jobs are very important. We've created jobs. But even the title of their legislation, H.R. 2, "job-killing"? This is killing Americans if we take this bill away, if we repeal this bill.

So I would argue that maybe my good friends—who some of them are new and I appreciate their newness; I appreciate their desire to keep a commitment to constituents. But when you come to the Congress, you have to govern. You have to look at the whole of America. And therefore, looking at the whole of America, you need to look at the crux. The crux is saving lives.

So I thank the gentleman for bringing us to this point. I know that we will be getting another hour that I hope maybe I will have an opportunity to share some thoughts. But again, I will yield back my time and just say this is about saving lives.

Mr. GARAMENDI. I thank the gentleman for her insight into the way in which the bill affects her home and her community because that's what all this is about; it's really about the community.

Mr. PALLONE, if you would like to take a few moments and wrap, and then I will provide the final wrap here as we close down this 1-hour discussion.

Mr. PALLONE. I mentioned before how the money that was going to the community health center in Long Branch, in my home town, was being used to coordinate with Monmouth Medical Center so that people didn't have to go to the emergency room. When they came once, they were put into a computer, and it was exactly the electronic system that you talked about.

I went to Monmouth Medical Center one day because they had expanded their emergency room because they had so many people flooding the emergency room. Particularly in these tough economic times, a lot of people don't have health insurance, more and more people, so they had actually doubled, I think, the capacity of their emergency room. But they coordinated electronically with the community health center with this money that came in. So they showed me how a person would come in, and then they would be put into the system electronically with the community health center and they wouldn't come back to the emergency room.

One of the big issues now across the country—in fact, I just did an opinion piece about it in my local newspaper, the Asbury Park Press—is how emergency rooms are being flooded with more and more patients because more and more people don't have insurance. So we have to figure out a way to deal with that. Obviously, the health care

reform does that, because once everybody gets insurance, sees a doctor and gets primary care, you won't have the need for as many people to go to the emergency room.

When you expand an emergency room and add on all this additional capacity, it's millions and millions of dollars. That money isn't necessary if people see a primary care doctor. An emergency room should just be for an emergency, when people are trauma or something else that happens. It shouldn't be a place where people have to go because they can't get a doctor.

I yield back to the gentleman.

Mr. GARAMENDI. Well, it has become just that.

I think I will wrap with where I started. The health care reform, the Affordable Health Care Act, really is about making life better for every American. From the moment they're born, that young baby, that newborn baby cannot be denied insurance, from the moment they're born, whatever their circumstance is. That's part of the Patient's Bill of Rights, and it starts right at birth. This is where a student, when you graduate from college, you are not only getting a diploma; you are also likely to be losing your health care benefit that you were covered by under your parents.

□ 2110

So it extends coverage to the age of 26. And into a marriage, into a family when you're building a family, you know that you'll be able to get insurance. Thirty-one million Americans are going to be able to get health care insurance as a result of this legislation.

And in the workplace, a lot of talk about this being a job crusher, when in fact it actually creates jobs. And for small businesses, this is an enormous benefit because they will get a subsidy reducing the cost if they choose to provide insurance. If they have 50 employees or less, they don't have to buy insurance. And then later, they'll be able to get insurance through an exchange in 2014. California is probably going to set one up next year.

And for seniors, I've never heard so many inaccurate statements as concerns Medicare and the way in which this bill actually works. It extends Medicare. As you said, Mr. PALLONE, for 12 years—the financial solvency's extended for 12 years. Otherwise, it would be just 7 years, and it would be in financial trouble. So this really helps. And for individual seniors, they'll be able to get preventive care; their drug costs are going to be reduced. It is a very, very important part.

So for the circle of life—and all of us would want to go through that circle of life—this health care reform provides a benefit at every stage.

And I'll point out this final thing—and this is an estimate that was made in the last year—some 30,000 to 40,000 Americans every year die because they

don't have health insurance. What is that? A stain upon America. Every other industrialized country in the world would do it.

Our Republican friends talk about repeal and replace, but everything I've heard on this floor about replacement is already the law in America. It's already the law.

They talk about lifetime caps; they talk about putting in no rescissions; they talk about no preexisting conditions. That's the law, folks. Our Republican colleagues, read the bill. Go to healthcare.gov. Read the bill. That is already the law. Why in the world would you repeal what is already the law and put this whole thing back at risk?

Don't forget, Americans, the insurance industry, the health insurance industry has dominated American health care for decades. And you think for a moment they're going to let the Republican majority write a bill that is not in their interest; that will force them to provide care; that will force them to pay the bills; that will force the insurance companies to no longer be the death panel? In fact, that's where the death panel is—and this I know.

I was the insurance commissioner. I fought the insurance companies for 8 years of my life when they denied coverage; when they said, You have run out of benefits; when they said, Your policy is going to be rescinded. I fought them. And I know the result when they won that fight: people died.

We need the Patients' Bill of Rights. It should not be repealed.

Tomorrow, our Republican colleagues in H.R. 2—without one committee hearing, with only 2 days of debate on this floor and no committee hearings at all—put Americans at risk. Thirty-one million Americans will not get coverage. That's what this is about.

I look forward to tomorrow's debate, and we will see what happens.

TUCKER WRIGHT

The SPEAKER pro tempore (Mr. AMASH). Under the Speaker's announced policy of January 5, 2011, the gentleman from Iowa (Mr. BRALEY) is recognized for 23 minutes.

Mr. BRALEY of Iowa. Mr. Speaker, one of the things that we've heard a lot today is talk about policy, but I want to spend some time tonight talking about the face of the efforts to repeal the Affordable Care Act. And the face could not be any clearer than this young man to my right.

This is Tucker Wright, a 4-year-old boy who lives in Malcom, Iowa, and January 2 of this year was an important day for Tucker and his family because 2 years ago this young boy was diagnosed with liver cancer before he reached his second birthday. And some amazing doctors and nurses took care of him after they removed two-thirds of his liver, and, miraculously, he is alive today.

And his parents had done everything they were supposed to do. They both had full-time jobs. They had the best health care coverage you could get in the State of Iowa at that time. Yet in spite of that, they ended up with tens of thousands of dollars of uninsured medical expenses. And this young boy faces an uncertain future filled with CT scans, tests, medical procedures over his lifetime—and he is just getting started in his life.

Now, before January 1 of this year, his father and mother couldn't change their jobs because if they had, their coverage would have been denied because of a preexisting condition—his liver cancer. But because of the Affordable Care Act passed in this Congress and signed into law by President Obama last year, as of January 2 his parents no longer were bound to their jobs, because they had the freedom to get a different job and not worry about having his health care benefits excluded under a policy called preexisting conditions.

Now, what our friends on the other side of the aisle don't want you to know about Tucker is that if they get what they want and they repeal this health care bill, the very first thing that's going to happen is his insurance company is going to send his parents a notice of rescission—that his coverage is terminated because he has a preexisting condition that would then be subject to excluding his coverage.

Now, they could do that because we banned the practice of preexisting conditions, and we banned the practice of rescission in the Affordable Care Act after hearing days of testimony from witnesses who had experienced those practices firsthand and talked about the devastating impact it had on their lives.

So when we're on the floor tomorrow talking about repealing the Affordable Care Act, I want you to think about Tucker Wright and what that means to him and the millions of other American children who would be discriminated against by insurance companies because of a disease they have no control over.

And our friends on the other side of the aisle are telling us, Don't worry, we're going to repeal this bill and then we're going to come back and we're going to fix these problems. Really.

You know, I came here in 2006, Mr. Speaker; and I was proud to be part of that class of 2006. But when I got here, the Republicans had been in power for 6 years. They had George Bush in the White House, they had a majority in the House and a majority in the Senate. And what did they do during that period to ban the practice of preexisting conditions? What did they do to ban the practice of rescissions? Nothing. Not one thing. Despite multiple health care bills that were presented in that 6-year period, none of the concerns they're talking about being committed to fixing now were addressed by them.

You hear a lot of talk about this unfair, unconstitutional burden of an employer mandate. Well, folks, if you go back to 1993, you will see that Republicans—including my Republican Senator from Iowa, CHUCK GRASSLEY—offered legislation in Congress to have an individual mandate because they knew the only way we were going to get costs under control was by bringing more people into insured plans, spreading the risk, and making health care more affordable for all Americans.

□ 2120

So why do we find ourselves where we are now? Well, we find ourselves here because of an unwillingness to face the reality that Democrats in the House, and the Senate, and President Obama faced a problem that had been plaguing this Nation for decades: millions upon millions of Americans without access to quality, affordable health care. And that was a stain on our national reputation. And we decided to do something about it. And we didn't make any bones about the fact that this was going to be a priority.

Some of my colleagues and I ran on this issue in 2006 because of the problem of 47 million Americans without access to health care coverage. We hear complaints about the burdens on small businesses. I was a small business owner in Iowa for 20 years. And at the end of my career, every year we would fill out five to seven applications for every one of our employees, trying to find insurance coverage that was affordable that would take care of their medical needs. Small businesses were being priced out of the insurance market, and nothing was being done about it. That's why I'm proud of the fact that Democrats took this challenge head on.

We were serious about the problem. We listened to days and days of testimony from people all across the health care spectrum, all across the health care economic spectrum. We held days of bipartisan markups to give people on both sides of the aisle the opportunity to offer amendments and improve this bill. And contrary to what you're hearing, we accepted amendments from our Republican colleagues. They were included in the bill. They made it a better bill when we brought it to the floor and voted on it. And yet now it's like we want to go back and eliminate everything good that happened during that period of time.

It's like the movie "Men in Black," where they had that little pen-like device that they would hold in front of your head, and once it flashed you would forget everything you had just heard. Well, we cannot afford to let that happen. Too many people's lives, like Tucker Wright's life, are depending on what we do here. And that's why when we talk about these important issues, remember the faces of the people whose lives are benefiting from this important legislation.

One of the things that we don't hear much talk about is the enormous posi-

tive impact this bill has on the lives of young people. One other thing that has changed dramatically from when I graduated from college many years ago is that now many young college graduates are required to perform an unpaid internship in order to get a job. It may be an entry-level requirement before they can take a certification test, or it may be the only way for them to get access to that employment market. Well, what does that mean practically? It means that once those students graduate from college, if they're older than 22 they get kicked off their parents' insurance policies.

Okay. Well, in the past, people would go out and find work, and usually that work had insurance coverage with it. Not any more. We have generations of young people out there looking for work with no health insurance. And when they get sick and need medical care, if they don't have insurance, they still get the care; but somebody pays for it. And that somebody is us, the U.S. taxpayers and people who buy private insurance, who have their premiums increased or their taxes increased to take care of people who don't have health insurance.

So this bill does amazing things for young people. It prohibits discrimination of people like Tucker Wright. And it allows seniors access to care so that they know they're getting the wellness and preventive check-ups they need to make sure that they are getting the best care that they can.

There's a lot of talk on the floor in support of repealing this bill, about the imposition that this bill has on health care providers and the barriers it erects between them and their patients. And nothing could be further from the truth. In fact, what this bill does is promotes an atmosphere between physicians, health care providers, and patients that strengthens that bond, that relationship, that dependency by giving patients more access to their doctor and their health care providers at the time they need it most, when they are making decisions about chronic care, which is one of the biggest cost-drivers in health care today, managing their diseases, and in lowering the cost of health care for all of us. And yet you won't hear one word about that as a critical benefit of this bill.

And that's why, as the American people, Mr. Speaker, listen to the debate tomorrow leading up to this important vote, they need to ask themselves what's this all about, and whose lives really are going to be impacted if we repeal health care. It's time to talk reality. It's time to talk about the Tucker Wrights of this world and what this will do to them, because rather than seeing this as a Patients' Bill of Rights that finally preserves protection between patients and their insurance companies, we are talking about going back to the bad old days when those protections didn't exist, when patients were playing against a stacked deck

and were often cut out of the decision-making process.

The risk is too great. We need to think of who is going to benefit from this bill and who will be harmed if it is repealed. And I call upon all of my colleagues to search in their hearts and their souls for the real impact that this bill is going to have if repealed.

And with that, I yield back the balance of my time.

CONGRESSIONAL BLACK CAUCUS AND THE AFFORDABLE CARE ACT

The SPEAKER pro tempore. Under the Speaker's announced policy of January 5, 2011, the gentlewoman from the Virgin Islands (Mrs. CHRISTENSEN) is recognized for 30 minutes.

Mrs. CHRISTENSEN. Mr. Speaker, it's an honor for me to join my colleagues in the Congressional Black Caucus for this half hour or so to talk to the American people about the importance of the provisions of the Affordable Care Act. For African Americans and other people of color, as well as rural Americans, who make up more than half of the uninsured, we cannot allow the law and the consumer protections to be repealed. Not when we have just gotten one foot in the health care door, some of us for the very first time.

For African Americans, who have higher death rates from all causes than any other population group, the preventive services, the strengthening of the public health force, the diversifying of an expanded health workforce, the community health workers, the community health centers, the Offices of Minority Health, those equity provisions cannot be repealed. It's a matter of life and death for us.

I know that the Republicans and their leadership who are calling for repeal won't ever say that they want to take away those benefits of the law that make sure sick children can be ensured, that allow families to keep their children who can't get jobs right away on their insurance until they are 26, or make sure that your insurance will be there for you when you need it most, when you get sick. They won't tell you that they want to take those away, but that's exactly what would happen if they are allowed to unravel this very carefully put together law.

Moreover, it should cause concern to every freedom-loving and justice-seeking person in this country that two of the very first acts of this 112th Congress have been to take away rights, privileges, or benefits from United States citizens. They took away the vote in the Committee of the Whole from Representatives elected and sent here by over 5 million Americans.

And now the leadership is trying to take away services and benefits that in effect would take away the right that everyone should have to health care. Whatever the leadership tries to take away next, good people must stand and speak and act to prevent them from doing so, as we must not let them re-

peal the job-creating health care reform law now.

□ 2130

Rev. Dr. Martin Luther King, Jr., who we remembered yesterday, spoke about the appalling silence of good people.

So, my fellow Americans, what I am saying to you is we cannot be silent. I know it must be difficult for you, our constituents, you, our employers, to know what the Affordable Care Act does and what it doesn't do, because there is so much distortion of the facts. So to help explain what the bill, what the law does, and how devastating the repeal would be, I want to now yield to my colleagues.

I will begin by yielding to the gentleman Georgia (Mr. JOHNSON).

Mr. JOHNSON of Georgia. I thank my colleague for yielding to me.

I must admit that I feel somewhat, gosh, it seems like only yesterday that the Republicans were accusing us of not taking care of what was the business at hand, which was job creation and what they call reckless spending. They accused us of wasting our time in the 111th Congress where we should have been dealing with jobs and spending, and they are doing the same thing.

They are wasting their time. The first month of the 112th Congress, they are wasting their time trying to repeal health care for Americans, the Affordable Care Act. It's mind-boggling to me that after the Democrats' first month in office we dealt with the recovery package, jobs, and thereafter we went through a long process of putting in place a measure that will create 4 million new jobs in this economy that they ran into the ground.

We pulled the car out of the ditch, got the car running, ready to create 4 million new jobs, health care, 4 million new jobs to accommodate the 32 million more Americans who would have access to the health care system in this country as a result of our passage of that act. And the Republicans, the first thing they do is want to kill a job-creating act that will enable their constituents and mine to have affordable health care.

It boggles the mind that we would want to turn the clock back, that we would want to start walking in the opposite direction, taking away benefits that have already gone into effect under the health care act that we passed. They want to hurt small businesses which are able to receive a 35 percent tax credit when they spend money insuring their employees.

I saw a report earlier today indicating that hundreds of thousands of new policies have been issued by insurance companies based on these small businesses of less than 50 people that are choosing to offer health care insurance to their employees. That is significant.

The health insurance industry is making a profit by offering fair coverage to Americans. Preexisting condi-

tions were something that young people, children, were denied insurance for under the old regime of insurance regulation. Under our act that the Democrats passed, no more can you ban children from getting insurance based on preexisting conditions, and that is something that's good.

My colleague from Iowa was just talking about a young child in his district who would be denied coverage for a preexisting condition if his parents had to go back into the market to purchase insurance due to loss of a job or whatever, move, whatever the case might be. So this is quite significant. We don't want to take that health care coverage away from the children who have received it even though they have preexisting conditions.

The \$250 rebate for seniors who had reached the dreaded doughnut hole, seniors got a \$250 check in the mail in 2010 to help them with that. In 2011, they will get a 50 percent discount on all brand name and generic drugs, 50 percent. That is going to help so many Americans with their drug bills. This is what they want to repeal. They want to cost you, as a consumer, more money for prescription drugs.

And I am happy to stand on the side of those who say "no" to a repeal of the health care legislation that we passed.

They want to be able to repeal provisions in the law that prevent and prohibit insurance companies from canceling your insurance when you get sick. That's a commonsense regulation to protect American consumers. My friends on the other side of the aisle would, at the behest of those in the insurance industry who spent about \$100 million to defeat health care legislation—and that was unsuccessful, so they went out and spent hundreds of millions of dollars more to defeat the Democrats who voted for it. And so now we are at the point where they want to reciprocate to those who elected them at the expense of the very American people who voted for them. It doesn't make a whole lot of sense to me, Mr. Speaker, it really does not.

Lifetime caps on coverage already in effect, they would repeal that. They would allow the sale of insurance policies that would have a cap on them, a lifetime cap. So you would pay ever-increasing premiums with an ever-lessening amount of lifetime insurance coverage.

Well, we have taken that cap off. We have taken the unfairness out of that equation by mandating that those clauses in insurance contracts are void and unenforceable. So no more lifetime caps on insurance. These are some of the things that enabled the insurance companies and their corporate bosses, offices, shareholders and the like to obtain millions and millions and billions and billions of dollars of profits every year, going up every year.

Your premiums going up also, just reckless; no regulatory impact, no care about what that's doing to America.