

HEALTH CARE REFORM LAW

The SPEAKER pro tempore. The Chair recognizes the gentleman from Connecticut (Mr. COURTNEY) for 5 minutes.

Mr. COURTNEY. Mr. Speaker, I rise to share with the House a headline which was reported in yesterday's Connecticut media, which I believe is going to reverberate all across the country. It reads that, "As Federal Health Reforms Take Effect, Aetna Proposes Rate Cuts."

Now, for employers who have been seeing double-digit increases for the last decade, to see a headline that says health insurance premiums are going to be cut probably seems like it must be a typo or there must be some April Fool's headline joke. But the fact of the matter is, as that story indicates, because of the Federal health care reform law, the new premiums which are going to go into effect in September that Aetna is proposing have to be reduced anywhere from 5 percent to 19 percent. For policyholders, the savings with these new premium announcements will be up to \$3,500 a year on policies that cost about \$14,000 today.

Why is this happening? It is because the health care reform law contains a provision which says that insurers must demonstrate that up to 80 to 85 percent of premium dollars have to be spent on health care. It is called the medical loss ratio rule. And under existing premiums that Aetna is collecting these days, only 54 percent of premium dollars are presently being paid on health care.

Now, again, as someone who was a small employer before I came to Congress in 2007 and paid those double-digit increases year in and year out, what we are seeing now is the fact that there is transparency in terms of how premiums are being handled and that people are now understanding and, in fact, regulators are enforcing a rule which says that when you pay health insurance premiums, not all of it, but the bulk of it has to be spent on health care. And because of this medical loss ratio rule, we saw yesterday that Aetna is proposing to cut health insurance premiums for employers. And this is going to be replicated all across the country over the upcoming year as the Department of Health and Human Services is issuing these rules to State insurance departments for implementation.

Thank goodness for those employers who are now going to be seeing real rate relief that we did not repeal the health care reform law. Thank goodness for those employers who are getting small business tax credits back in the mail today for their IRS filings that they submitted this year that we did not repeal the health care reform law. Thank goodness for all the employers across America who are now participating in the early retiree health insurance reform program, which over half the Fortune 500 companies in America have signed up for as a

way of moderating early retiree health insurance costs so that they can encourage employees 55 and up to take retirement, opening up opportunities for younger workers in this country, which we desperately need, looking at graduating classes that are facing daunting employment prospects.

The fact of the matter is the health care reform law in terms of small business tax credits, real rate cut relief, early retiree programs that help employment-based health benefits is now rippling through the system and providing help for thousands and thousands of employers all across this country.

We know now that the health care reform law is helping almost 1 million young Americans between the ages of 21 and 26 stay on their parents' health insurance plan.

I was with a student up at the University of Connecticut the other day. His sister was months away from graduating from NYU when she was diagnosed with a rare nerve disorder. And thank goodness for the health insurance reform law that she was able to stay on her parents' health care plan. Now she is receiving lifesaving treatments that are going to allow her to attend law school starting next year.

For seniors we are seeing the new Medicare provisions that will close the doughnut hole, that will provide preventive services like annual checkups, cancer screenings that are now covered 100 percent by the Medicare program as a direct result of the health care reform law. These benefits are now flowing through the system with a bill that was fiscally responsible and that CBO scored as a net saver to America's budget deficit.

Again, I want to make sure people see this headline that employer-based premiums are going down because of the health care reform law provisions that will protect employers and individuals who buy health insurance, so that their premium dollar is actually going to be spent on health care and not on excessive administrative costs and bonuses for people in the insurance industry.

Again, I come from Connecticut. We are proud of the insurance industry. My dad worked as an insurance company lawyer his whole lifetime and sent me to college because of that.

The fact of the matter is these rules are something that the insurance industry can coexist with, they can make a health profit, they can grow their business, but it will stabilize the market so that people are not going to be forced to abandon coverage for their workers and for themselves because of the skyrocketing double-digit increases that we have been experiencing as a Nation for far too long. We have relief in sight, and this headline verifies that.

Let's preserve these protections and make sure that our employers and individuals have access to affordable health care.

NATIONAL POLICE WEEK

The SPEAKER pro tempore. The Chair recognizes the gentleman from Texas (Mr. FLORES) for 5 minutes.

Mr. FLORES. As many of you know, this week is National Police Week, a time to give special recognition to law enforcement officers who have lost their lives in the line of duty for the safety and protection of others. I come before you today to honor one of my constituents who did just that.

On April 23, 2011, Johnson County Deputy Sheriff Clifton Taylor was first to the scene of a reported domestic disturbance in Venus, Texas. An anonymous caller had reported a man was threatening people with a weapon. Upon arriving at the scene, Deputy Taylor, two other Johnson County deputies, and an officer from the Venus Police Department were informed that an armed man had fled to another building on the property. Deputy Taylor and the three other officers approached the building, but the gunman immediately opened fire.

Deputy Taylor was shot three times by the gunman and later died. He was 31 years old. His death marks the first time since 1971 that an officer in Johnson County died in the line of duty, and he is the 31st law enforcement officer to be killed by gunfire in the line of duty this year.

Deputy Taylor had been with the department a little more than 3 years. He was deeply committed to serving and protecting his community as a law enforcement officer and will always be remembered as one who placed honor and duty above his own personal interests and safety.

I am deeply humbled by his service and dedication as a Texas law enforcement officer to keeping others safe that he would lay down his life not only for his fellow officers but for the community that he took an oath to protect. His sacrifice exemplifies that set forth in John 15:13: Greater love has no one than this, than to lay down one's life for his friends.

□ 1030

MAKE IT IN AMERICA AND
CREATE JOBS

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from Florida (Ms. WILSON) for 5 minutes.

Ms. WILSON of Florida. Mr. Speaker, today I rise for one reason: to talk about creating jobs, jobs, jobs.

I have been a Member of Congress for 18 weeks, and I still have not seen any plan that would create jobs. My constituents are hurting. They need help, and I don't see any coming. They are losing their homes. They need jobs.

I did not come to Congress to "drill, baby, drill." I did not come to Congress to hand out corporate tax breaks. And I did not come to Congress to end Medicare as we know it. I came to create jobs.

Graduations are happening all across the Nation, and I can't help but wonder, what sort of world will our graduates be entering? What will happen to the class of 2011?

Under the Republican budget plan, graduates are entering a world with job losses and stifled economic growth. Under the Republican legislative agenda, graduates are entering a world in which Big Oil is given a free pass, a free pass to "drill, baby, drill" with limited safety regulations and a free pass to drill with limited environmental safeguards.

Under the Republican-controlled House, new graduates are entering into a world in which their elected officials waste time and energy trying to repeal meaningful health care reform. Health care reform is creating jobs for the class of 2011. Thousands of students will be trained in the health care field. Don't repeal their jobs in health care. Leave ObamaCare alone. Leave their jobs alone.

A new graduate doesn't care about personal crusades lawmakers wage against women's rights and abortion. They care about jobs. They care about our Nation's future. They care about their future. Instead of political games, the time has come to focus on jobs. The time has come to focus on our Nation's future.

As States all across the Nation are facing severe fiscal problems, let's stop focusing on ways to end Medicare as we know it and ways to destroy the social support network that has taken generations to build in our country. Our seniors need Medicare. It is the safety net and infrastructure all seniors need as they grow older. Seniors are living longer. They get their prescription drugs, they can play with their grandchildren, and they are thriving under Medicare. Leave Medicare alone.

I propose that from now until August, each of us here in this Chamber come to Washington remembering the mandate from our constituents: focus on jobs, jobs, jobs. I don't care what kind of tea you party with. I don't care who your Presidential candidate is. I don't care how much press you garner. Join me in focusing on jobs, jobs, jobs.

Let's rebuild our manufacturing base, let's keep our beaches clean, and let's make it in America. Make it in America, baby, and create jobs, jobs, jobs.

INFRASTRUCTURE, JOBS, AND ENERGY INDEPENDENCE ACT

The SPEAKER pro tempore. The Chair recognizes the gentleman from Pennsylvania (Mr. MURPHY) for 5 minutes.

Mr. MURPHY of Pennsylvania. Mr. Speaker, a gallon of gas is over \$4, heading to \$5. The average family spends \$2,200 more on gas than they did 2 years ago. Fourteen million Americans are out of work and wondering how they are going to put food on the table. America's infrastructure is

crumbling. A quarter of our bridges are structurally deficient.

The American Society of Civil Engineers says all our infrastructure needs are going to cost over \$2 trillion for roads, bridges, water, sewer systems, airports, locks and dams. Where will we find the money?

Well, we send \$100 billion each day to foreign nations for oil. OPEC exerts control over world oil prices and wants it to be \$200 per barrel. We are 60 percent dependent on foreign oil, and climbing. As a country, we waste 20 to 40 percent of our energy in inefficient buildings and factories.

Mr. Speaker, we want clean air and water. We want to see our highways and bridges fixed. We want clean power plants, lower energy prices, and don't pollute our environment. But where will the money come from?

Today, my colleagues and I on the Energy Working Group are introducing the Infrastructure, Jobs, and Energy Independence Act, a bipartisan bill that for the first time brings forward a comprehensive plan to rebuild America, take back our energy future, and create millions of jobs. We can become energy independent, we can create these jobs, and we can do it all without raising taxes or adding to the national debt.

How? Well, America has enough offshore reserves to replace all oil imports from Venezuela and Saudi Arabia for the next 80 years and enough clean natural gas to power industry for the next 63 years. Yet the drilling moratorium means that instead of using our own resources to grow jobs, we are supporting the economies of unstable regimes that want to do us harm.

Our plan opens the door to the safe, responsible expansion of energy production off our coasts, where there is \$8 trillion worth of economic output in oil and gas reserves offshore. Over 20 years, that translates to between \$2.5 trillion and \$3.7 trillion in new Federal revenues, from lease rights and royalties, without raising taxes.

That is \$440 billion for infrastructure of our roads and bridges; \$330 billion that we will invest in renewable energy sources and buildings and transportation; \$220 billion for clean coal technology; \$88 billion for environmental restoration to clean up our lakes, bays, rivers and streams; \$66 billion in energy conservation; \$110 billion for carbon-free technology and nuclear energy development; \$66 billion to rebuild our water and sewer systems in small towns and big cities all across America; \$44 billion for LIHEAP; and \$660 billion for States that are producing; and also several hundred billion to pay down the national debt.

Mr. Speaker, there is a plan for jobs and energy in America, and this is the plan that estimates are will create about 1 million jobs each year, new jobs in building highways and bridges, new jobs in developing our energy resources. And we can do it all.

I ask my colleagues to support the Infrastructure, Jobs, and Energy Inde-

pendence Act. Let's rebuild America, let's create jobs without raising taxes, let's stop borrowing from foreign nations, let's pay down our national debt, let's stop buying from OPEC, and let's use our rules and our laws to make sure we do all of this in a way that is environmentally sound so we can create jobs and have energy independence for this and the next generation.

TAPPING AMERICA'S INGENUITY AND CAN-DO SPIRIT

The SPEAKER pro tempore. The Chair recognizes the gentleman from Minnesota (Mr. WALZ) for 5 minutes.

Mr. WALZ of Minnesota. I want to thank my friend and colleague, the gentleman from Pennsylvania, for his leadership, for his vision, and for the understanding that the American people sent us here to do America's work. Not one party's work, not ideological rigidity, but the idea to come together; that this Nation's bounty in terms of energy reserves and mineral resources, if used wisely and safely and reinvested in this Nation's future, can produce what we know needs to be done: strengthening our national security by making sure we control our energy destiny, making sure we control our economy, and making sure there's stability in where that energy comes from so that American families and businesses aren't forced through the ups and downs at the whims of nations that hate us.

We spend billions, hundreds of billions of dollars sending it to those nations that hate us. Heck, they'll hate us for free. And we can keep those jobs at home, we can keep the money at home, and we can invest. It's not an either/or proposition. Taking the royalties that belong to this Nation's people, allowing them to be gained, to be expanded, and to be done in a responsible manner is something everybody in this House wants. We can take those resources and reinvest them.

I am proud to come from southern Minnesota, a place where innovation is the air we breathe. We have the Mayo Clinic; we are the fourth leading producer of wind power; we are the leading producer of biofuels; we have the largest agricultural production; and we have good small employers manufacturing at home. That vision can be one that we control our destiny.

There is a group of us together, Democrats and Republicans, introducing something that can become law, that can do these things, that can reinvest in infrastructure, that can reinvest in conservation, that can make sure that we control our destiny. And the things that happen with dictators in the Middle East, the importance goes down. We control those things. We can do it. It's going to be on the floor today.

Mr. Speaker, I encourage all of my colleagues to join this piece of legislation. It is visionary. It is a compromise to get to there. It can work. It adds