

here all of the life she remembers, she has to leave? That is just plain wrong.

Herta came to Capitol Hill to speak at a briefing I sponsored for the DREAM Act, and this is what she said.

I'm a typical story. There are thousands of stories out there just like mine. Please support the DREAM Act so students like me don't have to leave. We are worth it. This is a country we have come to love.

Herta is right. She and thousands of others are worth it. They have so much to contribute to America if we just give them a chance.

Let me introduce you to one other student. This is Julieta Garibay. Julieta was brought to the United States in 1992 at the age of 1. She graduated from the University of Texas with a bachelor's degree in nursing. She was on the dean's list and the president's honor roll and volunteered more than 500 hours at hospitals in Dallas and Austin. Julieta went on to earn a master's degree at the University of Texas in public health nursing. She is a member of Sigma Theta Tau, the international Honor Society of Nursing. She has been a registered nurse since 2004.

Here is the problem. Julieta is undocumented. She cannot legally work in the United States of America. Let me tell you something else about Julieta. She is married to SSG Armen Weinrick, who serves in the U.S. Air Force Reserves. Here is a picture of Julieta and Staff Sergeant Weinrick at Julieta's graduation. Staff Sergeant Weinrick is currently awaiting deployment. He will go overseas to defend our country, but while he is gone serving America, his wife could be deported. That is just plain wrong.

Julieta sent me a letter, and here is what she said about her dreams for the future.

I desperately need the DREAM Act to pass so I can practice my beloved profession—nursing. I have been dreaming of being a nurse for the past 7 years since I earned my nursing license. Once the DREAM Act passes, I will join the military in hopes of making up the lost time and serve the country I call home as a nurse.

Do we need more nurses in America? Of course, we do. In fact, the United States imports thousands of foreign-trained nurses each year to meet the needs of our country. What is wrong with this picture? This young lady has a master's degree in nursing from the University of Texas. I am sure my colleague on the Senate floor would acknowledge that is one of the most highly regarded universities in America. She has this master's degree, and they are planning to deport her. If they do, she will probably cross paths in the airport with a nurse coming here from some foreign country on a work visa to work in our hospitals. That isn't fair, it isn't smart, and it just doesn't make sense.

The DREAM Act would give Julieta the chance to serve the America she loves, the America she calls home.

I first introduced the DREAM Act in 2001. Since then I have met so many

immigrant students who would qualify, such as Herta Llusho and Julieta Garibay. They are Americans in their hearts. They are willing to serve our country and to make it a better place. We have to give them a chance.

I ask my colleagues: Please, in your heart of hearts, think about the fairness and justice behind this legislation. Let's support and pass the DREAM Act. It is the right thing to do. It will make America a stronger nation.

Madam President, I yield the floor.

The PRESIDING OFFICER. The Senator from Washington.

Mrs. MURRAY. Madam President, I ask unanimous consent that following my remarks, the Senator from Texas, Mr. CORNYN, be recognized.

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

The Senator from Washington is recognized.

Mrs. MURRAY. I thank the Chair.

(The remarks of Mrs. MURRAY pertaining to the introduction of S. 1166 are located in today's RECORD under "Statements on Introduced Bills and Joint Resolutions.")

The PRESIDING OFFICER. The Senator from Texas.

#### MEDICARE

Mr. CORNYN. Madam President, I wish to speak briefly today about Medicare, about the law, and specifically a law that Congress passed in 2003 which provided for something called the Medicare trigger. This provided that when the Medicare trustees would indicate that a Medicare funding warning should issue according to that law, then the President of the United States under that law must, within 15 days, submit to Congress proposed legislation to respond to that warning.

What does all this mean? We know the Medicare trustees made the situation clear that Medicare will run out of money by the year 2024. Medicare's unfunded liabilities are more than \$24 trillion and growing. In other words, there is a \$24 trillion gap between the promises the U.S. Government has made to seniors and the funding to pay for it. Of course, as the Chief Actuary stated, this is actually an optimistic scenario, that we can fund Medicare through 2024.

The President of the United States has failed to comply with this law duly passed by Congress and signed into law. I do not really know why the President has failed to meet this legal responsibility of the law. I hope it is an oversight, and I hope it is one he will correct shortly. Having no plan while the President has criticized the House for the plan they passed is bad enough, but failing to submit a plan when the President of the United States is required to do so by law is a violation of the law, something the President has taken an oath to uphold.

There is no doubt about it, section 802 entitled "Presidential Submission of Legislation" uses the word "shall."

It is not "may," it is not "can," and it is not "it would be a good idea." It says the President shall submit to Congress, within a 15-day period beginning on the day the budget submission to Congress is made, proposed legislation responding to this Medicare funding warning. March 1 marked the day 15 since the President submitted his budget, and the Medicare trustees, as we all know, have been ringing the alarm bell for years. But, unfortunately, this is not the only provision of the law the President has neglected.

We could talk about the Greek debt crisis. On Tuesday, the President talked about the Greek debt crisis in a joint press conference with Angela Merkel, the Chancellor of Germany. This is what the President said about the Greek debt crisis:

We have pledged to cooperate fully in working through these issues on a bilateral basis but also through international and financial institutions like the International Monetary Fund.

Obviously, Greece has suffered a debt crisis. They have the International Monetary Fund, funded by various nations, to bail them out. Unfortunately, when the United States has a debt crisis, if we do nothing about it, there will be no one left to bail us out.

The problem with the statement of the President about the International Monetary Fund is that the Congress has also spoken on that issue. Senator VITTER and I sponsored an amendment last summer that was incorporated into the so-called Dodd-Frank Act or the financial services regulatory reform bill. This amendment was approved unanimously by the Senate and became law by the President's hand. This provision, included in section 1501 of the Dodd-Frank Act, requires the Treasury Secretary to determine whether IMF loans to countries that are already deeply in debt will likely be repaid and certify that determination to Congress. Furthermore, if an IMF loan will not be repaid, the Treasury Secretary is required to direct the executive director to vote in opposition to the proposed loan. These provisions became Federal law for a reason—because we sought to protect U.S. taxpayers from being used by the IMF to bail out foreign nations that have been making irresponsible spending decisions.

As I said earlier, I hope the failure of the President to comply with this mandatory requirement under the Medicare law we passed in 2003 is simply an oversight. But we know that so far the President and the majority party in the Senate have not submitted—the President has actually submitted a budget that doubles the debt in 5 years and triples it in 10 years, but he has made no response to the Medicare trustees' statement that Medicare will be insolvent in 13 years. Instead, he has attacked the only people who have been responsible enough to come up with a proposal. Admittedly, the proposal may not be perfect, but it is a responsibility of all of us to do what we

can to try to solve problems, not just attack people and use it for political advantage when other people try to step up and meet their obligations.

The issue is respect for the law, and the issue is whether the checks and balances in our Constitution are still in place. The question is whether the President somehow considers himself above the law or whether the law applies to him just as it does to each one of us.

I hope this is an oversight. I hope the President will remedy that oversight and he will submit proposed legislation to deal with this impending insolvency of Medicare forthwith.

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

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

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

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

#### A SECOND OPINION

Mr. BARRASSO. Madam President, I come to the floor again today, as I have week after week since the health care law has been passed, with a doctor's second opinion about the health care law. As you know, I have practiced medicine for 25 years in Wyoming, taking care of Wyoming families.

I have great concerns about this health care law that has been passed by this body as well as the House, signed by the President. The American people continue to learn more and more about this health care law, and the more they learn, the more concern they have about this law being bad for patients; bad for providers, the nurses and doctors who take care of the patients; and bad for the payers, the taxpayers of this country who are going to get hit with an incredible bill.

The main subject I wish to talk about today is a new report that has come out that says to me that the taxpayers are going to get hit with a bill much higher than they initially thought. It is a report from the McKinsey Quarterly called "How U.S. health care reform will affect employee benefits."

In the debate and speeches the President had given in the runup to the election and the vote on this bill, he said that if you had care you liked, you could keep it; that the American people, if they had a plan they liked, would be able to keep it. It was a promise he made to the American people, a promise the American people wanted to believe. But now this report shows that the American people were right in being skeptical, and, as we see, the more the American people learn about the health care law, the less they like it and the more they oppose it. What this report says is that a shift away

from employer-provided health insurance will be vastly greater than expected and will make sense for many companies and lower income workers alike.

When we work our way through this report, what we see is that more and more private companies that today—today—provide health insurance for their employees will be much less likely to be willing to provide that insurance in the future. Why? Because it is going to be a lot more expensive to provide the insurance. The mandates, the quality, and the high level of expense involved with providing that insurance is going to be a significant burden to those companies. And if they don't provide the insurance at all, there are going to be other chances for those employees and it will actually be cheaper for the business to not provide insurance, give the people a raise, and pay the penalty of the health care law and leave people without the insurance.

When we take a look at this overall health care law, we see it as one where this body and this President raided Medicare. They took \$500 billion away from our seniors on Medicare, not to save Medicare but to start a whole new government program. With the President's Payment Advisory Board, he additionally wants to ration Medicare—ration Medicare. They have raided Medicare and rationed Medicare. Is it any surprise that people on Medicare are having a much harder time finding a doctor as doctors refuse to see patients on Medicare?

So with all of this, now we get this report. This report says—and this is a very reputable national consulting firm. This report says they did a survey of 1,300 employers across the country—different industries, different geographies, different employer sizes—and the results ought to be a huge wakeup call for all workers and all families across the country, because what this group has seen from this study is that overall, 30 percent of all employers—30 percent of all employers—will either definitely or probably—so likely—stop offering employer-sponsored health coverage in the years after 2014. That is when ObamaCare goes fully into effect.

Among employers with a high awareness of how the program actually works for health care reform—who have actually studied what the law says—in that group, those who are most well informed, they are saying more than 50 percent and upwards to 60 percent will pursue other options. They will likely stop offering their employees health coverage. At least 30 percent of the employers would gain economically from dropping coverage even if they completely compensated the employees for the change of losing their insurance. This is very alarming for our country.

There was a well-written editorial in yesterday's Wall Street Journal by Grace-Marie Turner, and I ask unanimous consent that it be printed in the

RECORD at the conclusion of my remarks.

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

(See exhibit 1.)

Mr. BARRASSO. Grace-Marie Turner is president of the Galen Institute and coauthor of a book called "Why ObamaCare Is Wrong For America." Having read the book, I will tell my colleagues a lot of the things I have been talking about during the debate leading up to the vote on ObamaCare and that I have been talking about afterwards as a doctor's second opinion are included in her book. She specifically writes that no, you can't keep your health insurance. There are about 150 million Americans who get their coverage at work. We are not talking about people on Medicare; we are talking about nonelderly Americans who get their coverage at work.

The Congressional Budget Office, when we were debating the health care law, estimated that maybe 9 million, 10 million of those people, or about 7 percent of the employees who currently get their health insurance through work, may lose their health insurance at work, in spite of the fact that the President said if you like what you have, you can keep it. But this survey of 1,300 different companies—organizations that provide health insurance—30 percent of them say I don't think we are going to follow that route. We are talking about a significantly larger number than the Congressional Budget Office had even anticipated. The numbers are astonishing.

In a study last year, Doug Holtz-Eakin, who is the former director of the Congressional Budget Office, estimated not what the current CBO said—maybe 10 million—he thought maybe 35 million workers would be moved out of employer-covered plans into subsidized coverage, paid for by the taxpayers, and he thought by getting to that number, it would add an additional \$1 trillion to the estimate of what the real costs were going to be for the President's health care law. If these numbers are true, this newer, higher number of 30 percent pulling out—and maybe 50 percent once they find out what is actually in the law, in the mandates on these businesses—the additional costs, at a time when we are looking at 9.1 percent unemployment in this country, are going to go even higher with the significant subsidies that exist for families making up to \$88,000 a year.

So I come to the floor to say that the more we learn about this health care law, the more unintended consequences we find; that many of the predictions made about this health care law from this side of the aisle are now coming true.

I have spoken in the past about waivers. We now are at a point where 3 million people who get their health insurance through work—3 million people covered with health insurance in this country—have gotten waivers. Whole