

States have gotten waivers so they don't have to live under the mandates of the health care law, and they are going to be back for waivers again next year and the year after that.

We see additional concern with what is in this health care law. As NANCY PELOSI said, first you have to pass it before you get to find out what is in it. As more and more people find out what is in it, we are finding that more and more people who maybe had coverage they liked are not going to be able to keep that coverage and are going to lose that coverage, and the taxpayers are going to get stuck footing the bill.

That is why I come back to the floor week after week with a doctor's second opinion, because there is new information that comes out week after week, as this McKinsey & Company study and report came out this week. That is why I continue to say we need to repeal and replace this terribly broken health care law.

Thank you.

With that, I yield the floor.

EXHIBIT 1

[From the Wall Street Journal]

NO, YOU CAN'T KEEP YOUR HEALTH INSURANCE

(By Grace-Marie Turner)

A new study by McKinsey suggests that as many as 78 million Americans could lose employer health coverage.

ObamaCare will lead to a dramatic decline in employer-provided health insurance—with as many as 78 million Americans forced to find other sources of coverage.

This disturbing finding is based on my calculations from a survey by McKinsey & Company. The survey, published this week in the McKinsey Quarterly, found that up to 50% of employers say they will definitely or probably pursue alternatives to their current health-insurance plan in the years after the Patient Protection and Affordable Care Act takes effect in 2014. An estimated 156 million non-elderly Americans get their coverage at work, according to the Employee Benefit Research Institute.

Before the health law passed, the Congressional Budget Office estimated that only nine million to 10 million people, or about 7% of employees who currently get health insurance at work, would switch to government-subsidized insurance. But the McKinsey survey of 1,300 employers across industries, geographies and employer sizes found "that reform will provoke a much greater response" and concludes that the health overhaul law will lead to a "radical restructuring" of job-based health coverage.

Another McKinsey analyst, Alissa Meade, told a meeting of health-insurance executives last November that "something in the range of 80 million to 100 million individuals are going to change coverage categories in the two years" after the insurance mandates take effect in 2014.

Many employees who will need to seek another source of coverage will take advantage of the health-insurance subsidies for families making as much as \$88,000 a year. This will drive up the cost of ObamaCare.

In a study last year, Douglas Holtz-Eakin, a former director of the Congressional Budget Office, estimated that an additional 35 million workers would be moved out of employer plans and into subsidized coverage, and that this would add about \$1 trillion to the total cost of the president's health law over the next decade. McKinsey's survey im-

plies that the cost to taxpayers could be significantly more.

The McKinsey study, "How US health care reform will affect employee benefits," predicts that employers will either drop coverage altogether, offer defined contributions for insurance, or offer coverage only to certain employees. The study concludes that 30% of employers overall will definitely or probably stop offering health insurance to their workers. However, among employers with a high awareness of the health-reform law, this proportion increases to more than 50%.

The employer incentives to alter or cease coverage under the health-reform law are strong. According to the study, at least 30% of employers would gain economically from dropping coverage, even if they completely compensated employees for the change through other benefit offerings or higher salaries. That's because they no longer would be tethered to health-insurance costs that consistently rise faster than inflation.

Employers should think twice if they believe the fine for not offering coverage will stay unchanged at \$2,000 per worker. "If many companies drop health insurance coverage, the government could increase the employer penalty or raise taxes," according to the new study, authored by McKinsey consultants Shubham Singhal, Jeris Stueland and Drew Ungerman.

The case for repeal of ObamaCare grows stronger every year. The massive shift of health costs to taxpayers thanks to the disruption of employer-sponsored health insurance will add further to the burgeoning federal budget deficit. Congress can and must develop policies that allow the marketplace to evolve and not be forced into ObamaCare's regulatory straitjacket.

Mr. BARRASSO. I note the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

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

The PRESIDING OFFICER (Mr. FRANKEN). Without objection, it is so ordered.

MONTANA FLOOD HEROES

Mr. BAUCUS. Mr. President, the Book of Matthew, chapter 23, verses 11 and 12, reads:

The greatest among you will be your servant. For those who exalt themselves will be humbled, and those who humble themselves will be exalted.

I rise today to recognize five of Montana's greatest servants—five Montana heroes.

Our State has faced severe flooding, unrelenting flooding for the past several weeks. As water levels rise, Montanans across the State are stepping up to help. This is the essence of what it means to be a Montanan: stepping up to help fellow Montanans, ordinary folks doing extraordinary things for their friends and neighbors. We are all in this together.

That is why I have begun calling attention to the Montana heroes going above and beyond the call of duty in the floods we are experiencing in our State today.

I want to recognize Pastor Cathy Moorehead of the United Methodist Church and Father Daniel Wathan of Saint Benedict's Church of Roundup. Last week, Cathy and Daniel showed me the flood damage caused by rising waters from the nearby Musselshell River. Most of the town of Roundup has been underwater for days.

I remember many times I had gone to the Busy Bee Cafe in Roundup. Never in my wildest dreams did I ever think that restaurant might be underwater. A few days ago, it was. The floods have come back again. It is not entirely underwater, but so much of it is, it is virtually destroyed.

Cathy and Daniel took it upon themselves to make sure their neighbors had a hot meal, a dry place to sleep, medical care, and a shoulder to cry on—and it is food not only for those displaced by the floods but also for the National Guard so the National Guard does not have to eat all those rations they otherwise would have to eat.

I have talked to the Guard. They are so appreciative that they do not have to eat the food they otherwise had been given. Ask anyone around, and they will tell you Cathy and Daniel's outstanding efforts continue to be indispensable.

Floodwaters have returned to Roundup, and our prayers are with them all today.

This month, the Crow Indian Tribe also faced devastating floods. Rising water has severed food and water supplies. There is no drinking water. Rushing water has swept away bridges and streets.

As soon as the floodwaters struck the Crow Reservation, Crow Tribe member April Toineeta got to work. April worked with the Red Cross to set up shelter for flood victims. She made sure the Indian Health Service had the latest information about where medical care was most urgently needed. She was universally recognized as the go-to person for help. April. April Toineeta. April has been working 18-hour days, sleeping on the floor of the Crow Housing Authority, doing whatever it takes to help her community. April's hard work inspires all of us to help each other through the floods in any way we can.

When Box Elder Creek burst its banks, floodwaters destroyed the Harris family home north of Mill Iron, just outside of Ekalaka. Neighbors Charlie and Gail Brence hopped on four-wheelers and went to rescue the Harris family of seven. When they arrived, the Harris home was under 6 feet of water, rapidly rising. They offered the Harris family a warm and safe place to stay, a shoulder to cry on, and a helping hand as they worked to save their cattle and salvage personal belongings from the destroyed home. Gail Brence said: "We're Montanans. This is what we do."

Pastor Cathy, Father Dan, April, and Charlie and Gail are the best of the

best Montana has to offer. They represent our can-do attitude, our willingness to help our neighbor. Our belief is that when times are tough, we know we are the strongest when we work together.

There are hundreds of other unsung heroes across Montana. I am calling on all Montanans to share their stories of ordinary folks doing extraordinary things for their friends and neighbors, whether on Facebook or call my office. We want to hear these inspiring stories. We want to share them.

You know, some folks in our State say—and it is somewhat true—that Montana is really one big town. We tend to know each other. We are big in area, few in people. But we tend to know each other, about one or two degrees of separation. We are really one big small town. We are there to help each other.

In closing, I wish to share a humble thank-you for all Montana's heroes back home. I do not know what we would do without you. Thank you for your service.

I yield the floor.

The PRESIDING OFFICER. The Senator from Missouri.

FLOODING IN MISSOURI

Mr. BLUNT. Mr. President, Missouri has withstood a number of tremendous natural disasters this spring. In fact, the flood our good friend from Montana just talked about is headed down the Missouri River from Montana, to the Dakotas, to Missouri right now.

We have had floods along the Mississippi. We have had floods of the Black River that required the evacuation of part of Poplar Bluff, MO. We have had tornadoes in both St. Louis and Joplin and now, as I said, the Missouri River floods.

The Missouri River flood is beginning to reflect what has happened upstream with the above-normal snowpack that we do not see much of, but we see it when it melts in the spring. And high rainfall amounts this spring have made the difference in what is happening in our State.

The flooding along the Missouri River, which is about to get to crisis stage, will now join floods along the Mississippi River, the Black River, and tornadoes in St. Louis and Joplin. River levels are expected to rise near record levels and remain there until early or mid-August. This, of course, will put a tremendous pressure on our levee system. The estimates I heard this week were that between now and 2 weeks from today, there will be at least two dozen levees underwater, which means the water will have gotten high enough to come over the tops of these levees, and maybe over 50 levees on the Missouri River before it gets to St. Louis will be underwater and will have water on both sides of them until well into the summer. Of course, that begins to undermine the very basis of the levee itself when it stands in water on both sides.

The Corps and local sponsors are working to reinforce the levees along

the Missouri River. We see that the Department of Agriculture and the Corps also have to get engaged to get the damaged land cleared and rehabilitated for all this levee protection to be restored.

There is some discussion on the opening of the levee in the boot heel, a place called Birds Point. That had been the plan, to open that levee in a flood disaster, since 1937, but it had not happened since 1937.

Mr. President, 130,000 additional acres of farmland means at this moment we probably have 500,000 acres of farmland—a little more than that—underwater, and that number will be much higher than that by this time next week. But that 130,000 acres at Birds Point will still be underwater most of next year unless the Corps goes back in, as they committed they would, and gets a temporary levee that becomes a permanent levee in as soon as possible.

We also cannot underestimate—and it would be hard to even overestimate—the challenges Joplin, MO, faces, a city in which the death toll from the tornadoes has now exceeded any tornado in the last 50 years. I think the mid-1950s was the last time this much loss of life occurred in a tornado.

I live about 60 miles from Joplin in Springfield, MO. I represented both Joplin and Springfield in the House of Representatives for 14 years. I had an office in Joplin. I have been there literally hundreds of times. And as a southwest Missourian, I have seen lots of tornado damage, but I have never seen anything like this damage.

I went to the area Tuesday after the tornado hit over the weekend. I think the tornado hit on Sunday afternoon late. I was there most of the day Tuesday. I was riding with a veteran police sergeant down streets that both he and I had been down many times, and neither of us could ever really tell quite where we were because the devastation was that great. Every street looked like the street next to it. The buildings were ground up. The 2 by 4s had become toothpicks. It was almost unrecognizable.

This same tornado, if it would have hit and stayed on the ground for 6 miles in an area of farmland, would have done some damage, but there would not have been nearly as much damage. As it happened, it ripped through the city of Joplin in a swath that was at least half a mile wide and in some places three-quarters of a mile wide. It stayed on the ground for 6 miles and destroyed approximately 30 percent of the buildings in a town of 50,000 people. There were 141 people killed, including those who in the hospitals from injuries since the tornado, because of the tornado. More than 900 people were injured, and 8,000 homes and apartments were destroyed. And I think here the word "destroyed" is the right word. Others were damaged; these were destroyed. Mr. President, 8,000

places where people lived 3 weeks ago aren't there today, and more than 500 commercial properties were demolished by this devastating tornado.

Homes, churches, the high school, the vo-tech school, three elementary schools, and the Catholic school at all levels are all gone, and then other schools were damaged. How you get back to school in August and September of this year with those schools gone is a huge challenge, one that a community would assume it would never have to meet, but the community has been meeting it, as have people from all over the country and particularly from our State.

Rescue efforts, led by groups such as Missouri Task Force 1 and other public safety officials—fire departments, law enforcement, medical personnel, the volunteers—have up until now been tireless, but I can tell you they are getting pretty tired.

People in Missouri and across America have been overwhelmingly generous with their time and resources in the aftermath of this storm, and all Missourians are grateful for it. Large corporations and small community organizations and individuals have helped. People have responded to calls on the phone by doing whatever they were asked to do to make a small donation.

The General Motors Foundation announced a \$100,000 grant to the Red Cross, along with two vehicles, full-sized vans, and free access to their OnStar service after the disaster.

The Ford Motor Company donated another \$50,000 to Feeding America for Joplin, and their employees in the Kansas City plant are assisting as volunteers in relief efforts.

Walmart committed \$1 million.

Home Depot and Walmart both had—there was a Walmart supercenter and a Home Depot store that were totally demolished, 100-percent demolished. In both cases, they had late-Sunday-afternoon shoppers in them.

In one store was a man and his 4-year-old and 1-year-old. I am not sure they were on the way to the Home Depot, but at the last minute they were running into the Home Depot, thinking that would be the safest place to be, and those big concrete walls collapsed inward, and the mom who sent them to get lightbulbs or whatever she had sent them to get never saw those three people who were so much of her life before.

The St. Louis Cardinals donated \$25,000 to Convoy of Hope.

The Kansas City Royals and Kansas City Chiefs each gave \$35,000 to Heart to Heart International.

Duracell opened a Power Relief Trailer.

Tide opened a Loads of Hope location, offering laundry services for the thousands of affected families.

Heart of Missouri United Way collected over \$1 million and pledged that 100 percent of those funds that were raised in that drive would go to Joplin.

Target contributed \$95,000 to relief.

AT&T and Verizon both gave \$50,000. Sprint, a Missouri company, a Kansas City area-based company, gave \$100,000.

TAMKO gave \$1 million. Their headquarters are in Joplin. Their headquarters were not affected, but many of their employees were.

Loves Travel Shop gave \$150,000.

Great Southern and Southwest Missouri Bank both donated \$10,000.

The Girl Scouts in Houston, MO, were collecting toys for the children of Joplin who had lost their toys.

The University of Missouri produced a tornado relief t-shirt with the slogan "One State. One Spirit. One Mizzou."

The Mizzou football team and D. Rowe's Restaurant partnered to fill a semi truck of groceries and other items to send to the location.

The American Red Cross, the Harvesters Community Food Network, sent 14,000 ready-to-eat meals.

The Kansas Speedway and the Highway Roadhouse and Kitchen collected items for victims.

The Ozarks Technical Community College is collecting funds to help people.

The students in a high school in St. Louis, which had its own tornado, sent things to Joplin as well.

FEMA is doing what it can.

We need to prioritize spending.

As I reach the conclusion of my remarks and mention the people who need to be mentioned—I sent President Obama a letter. I spoke with Secretary Napolitano shortly after this disaster insisting that the Federal Government do what we did in Katrina and reimburse taxpayers for their expenses at the 100-percent level. We have gone from 75 to 90, so only 10 percent more, and I will be happy with that number. Mr. President, 75 percent was the first number discussed, but we are at 90 now. The Federal Government needs to do this. And local utility companies need to get the same kind of assistance others have had in similar disasters.

In all cases, the first responders were people's neighbors. Their neighbors will still be there 6 months later when people are still struggling.

But with thanks to everyone who has helped, with appreciation for the Federal employees who have been there and absolute insistence that we do everything we need to do to treat this disaster as it needs to be treated because it truly is a disaster, I will be working with everything we can find to make this situation a challenge the community can meet.

I yield the floor.

The PRESIDING OFFICER. The senior Senator from Rhode Island.

Mr. REED. Mr. President, I ask unanimous consent that after I am recognized, Senator WHITEHOUSE be recognized—we are speaking on the same topic—for up to 10 minutes and, at the conclusion of that time, Senator ALEXANDER from Tennessee be recognized.

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

350TH ANNIVERSARY OF BLOCK ISLAND, RHODE ISLAND

Mr. REED. Mr. President, I am pleased to rise today along with my colleague, Senator WHITEHOUSE, to help mark the 350th anniversary of the settlement of Block Island, RI.

Block Island sits 12 miles south of coastal Rhode Island, and for over three centuries has contributed to the economic and ecological vitality of my home State. It has a rich history.

In 1614, the Dutch merchant and explorer Adriaen Block charted the Island, which is named for him.

In 1661 colonists from Massachusetts sailed to Block Island and established a community that would later become the town of New Shoreham.

During the Revolutionary War, Block Islanders warned American soldiers of approaching British ships by lighting fires on Beacon Hill, the island's highest point. And, over the past 200 years, Block Island has constructed two lighthouses that have provided safe passage for countless sailors and travelers.

Today, Block Island is home to over 1,000 permanent residents and welcomes up to 20,000 visitors each day during tourist season.

Block Island has been graced by visits by two sitting Presidents—President Ulysses S. Grant in 1875 and in 1999 by President William Jefferson Clinton. I was pleased to have guided President Clinton as well as First Lady Hillary Clinton, who is now Secretary of State, around the Mohegan Bluffs and the historic Southeast Lighthouse, which overlooks the Atlantic Ocean, during their visit.

Throughout the years, the local community has worked hard to preserve the Island's natural beauty and landmarks. In the 1980s and early 1990s Captain John R. Lewis, a Block Island resident known to all as Rob, spearheaded a campaign to save the Southeast Lighthouse, which was threatened by an eroding shoreline. With a coalition of friends and local residents, Rob worked to secure nearly \$1 million in Federal funding and he persuaded Block Islanders to help raise \$270,000 through donations.

I must also applaud the efforts of John Chafee and Claiborne Pell, my predecessors—particularly Senator Chafee—who worked hard to ensure support for the movement of the Southeast Lighthouse. Their efforts, in conjunction with Federal and State leaders, saved this historic landmark, which still stands today.

Over 40 percent of the Island is now preserved land. The Island boasts dramatic bluffs, pristine beaches, and 25 miles of public hiking trails. Over 40 kinds of endangered species call Block Island home and thousands of migratory birds pass through each year making this a truly exceptional place.

Indeed, Block Island was included on the Nature Conservancy's list of "Last Great Places." This honor identifies sites in the Western Hemisphere with significant biodiversity and ecosystems with rare or endangered species.

Block Island is not only unique for its rich history; it also has a beautiful landscape.

Generations of Block Islanders have preserved what the Narragansett Indian tribe called "God's Little Island." As we celebrate the 350th anniversary of Block Island's settlement, it is fitting that we recognize and congratulate Block Islanders for all of their efforts to preserve one of our country's most treasured places.

I yield to Senator WHITEHOUSE.

Mr. WHITEHOUSE. Mr. President, I rise today to join my colleague Senator REED in commemorating the 350th anniversary of Block Island and thank him for his leadership in this moment of recognition.

Every Rhode Islander can recall their first trip to Block Island. For most it starts with a drive down to Galilee where countless visitors have boarded the Block Island ferries—the Carol Jean, the Block Island, and the Anna C. The ride from Galilee lasts about an hour, winding out of the Pt. Judith harbor of refuge and into the open ocean. And as the mainland—with all its cares and concerns—slips away off the stern a small speck on the horizon ahead grows larger with each passing minute. Soon the great bluffs of the island come into view, followed by the friendly hustle and bustle of Old Harbor.

As the ferry pulls into dock, the full scene unfolds: the National Hotel, Ballard's Inn, the docks and moorings, and all the shops and restaurants along Water Street. As you step ashore, you can't help but feel enchanted by the scene. A mere 12 miles separate the island from the mainland of our Ocean State, but it can easily seem a world away.

Generations of young Rhode Islanders have made that trip, and most of them will continue returning, year after year, only to find with a sigh of relief that the scene is just as they left it. It is no wonder that the Nature Conservancy has named Block Island as one of the Earth's "Last Great Places."

Formed by a receding glacier thousands of years ago, the land was first inhabited by the Narragansett Indians, who named their home "Island of the Little God." It took its modern name from Adrian Block, a Dutch explorer who charted the island in 1614. It was later settled by a group of families from Massachusetts in 1661—350 years ago this year. In the centuries since, Block Island has been occupied by British Redcoats during the War of 1812, served as home to artillery spotters in World War II, and become a favorite destination for sailors, fishermen, and families across the region.

Today the island is a mainstay of Rhode Island's tourism industry. The Southeast Lighthouse is one of the many "must-see's" for Ocean State tourists, right up there with historic Newport and Slater Mill. And the jobs generated by Block Island—from the ferry workers to the shop owners—are