

process. And if there's more time needed, then guess what? It provides for that.

What's the idea here? Collaboration between Federal land managers and stakeholders, all stakeholders. If you're an applicant, you want a "yes," but there's no magic in getting a 30-month "no."

My final point is this. When you talk about the changes that have been made by the present administration in permitting time, I find it incredibly interesting to hear in committee that that permitting time was actually less than what this proposes.

This cuts nobody off. It's a good place to talk, and it gets rid of the part that is never in NEPA, which is, we're going to outwait you and hope you go away.

Mr. POLIS. Madam Speaker, I'm prepared to close. Bad bill, bad idea, bad rule. I urge a "no" vote.

I yield back the balance of my time.

Mr. BISHOP of Utah. Great bill, fair rule. I urge adoption.

I yield back the balance of my time and move the previous question on the resolution.

The previous question was ordered.

The SPEAKER pro tempore. The question is on the resolution.

The question was taken; and the Speaker pro tempore announced that the ayes appeared to have it.

Mr. POLIS. Madam Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, further proceedings on this question will be postponed.

REPEAL OF OBAMACARE ACT

The SPEAKER pro tempore. Pursuant to clause 1(c) of rule XIX, further consideration of the bill (H.R. 6079) to repeal the Patient Protection and Affordable Care Act and health care-related provisions in the Health Care and Education Reconciliation Act of 2010, will now resume.

The Clerk read the title of the bill.

Mr. CANTOR. Madam Speaker, it is my honor to yield 1 minute to the Speaker of the House, the gentleman from Ohio (Mr. BOEHNER).

Mr. BOEHNER. Let me thank my colleague for yielding, and say to my colleagues, I rise today in strong support of H.R. 6079, a legislation that would repeal the President's health care law.

When this bill passed, we were promised that the health care law would lower costs and help create jobs. One congressional leader even suggested it would create 400,000 new jobs.

Well, guess what? It didn't happen. This bill's making our economy worse, driving up the cost of health care, and making it harder for small businesses to hire new workers.

The American people were told that they'd come to like this bill once it was passed. Well, that didn't happen ei-

ther. Most Americans not only oppose this law, but they fully support repealing it.

The American people were told that taxes on the middle class wouldn't go up if this bill passed. Well, guess what? There are 21 tax increases in this health care law, and at least a dozen of them hit the middle class.

And let me just give you a glimpse of the damage that all these tax hikes will do to our economy. A tax on health insurance providers will end up costing up to 249,000 jobs, according to the National Federation of Independent Business.

A tax on health care manufacturers will put as many as 47,000 jobs in jeopardy, according to one nonpartisan estimate. Then you've got the employer mandate, which will affect every job creator with 50 or more employees.

Let's take White Castle, a company in my home State. They say that the employer mandate would eat up most of their net income starting in 2014. And that's on account of just one provision in the law.

And then there's the individual mandate that the Supreme Court has now ruled is a massive tax. The Congressional Budget Office says that roughly 20 million Americans will either have to pay this tax or be forced to buy insurance that they wouldn't have purchased otherwise.

You add it all up, the tax increases in this health care law will take at least \$675 billion out of our pockets over the next 10 years. All this at a time when employers are just trying to get by.

Listen, I think there's a better way, and that's why we're here today. Americans want a step-by-step approach that protects the access to care that they need from the doctor they choose at a lower cost. They certainly didn't ask for this government takeover of their health care system that's put us in this mess that we're in today.

At the beginning of this Congress, the House voted to repeal this health care law. It was our pledge to America, and we kept it. Unfortunately, our colleagues in the Senate refused to follow suit, and since then, we've made some bipartisan progress on repealing parts of this harmful health care law, including the 1099 paperwork mandate.

But this law continues to make our economy worse, and there's even more resolve to see that it is fully repealed.

Now, I think this is an opportunity to save our economy. And for those who still support repealing this harmful health care law, we're giving our colleagues in the Senate another chance to heed the will of the American people. And for those who did not support repeal the last time, it's a chance for our colleagues to reconsider. For all of us, it's an opportunity to do the right thing for our country.

□ 1330

Mr. LARSON of Connecticut. Madam Speaker, I yield 1 minute to our Democratic leader, the gentlelady from San

Francisco, California, without whom there would not be an Affordable Care Act, and we greatly appreciate her efforts.

Ms. PELOSI. I thank the gentleman for yielding.

Madam Speaker, more than 2 years ago, we put forth a vision for America's middle class to ensure health care would be not a privilege for a few but a right for all Americans.

Today and yesterday—for the past 2 days—as they've done more than 30 times in this Congress, the Republicans are set to take away that right. Over the past 2 days, we have heard the talking points of the health insurance industry. They're trying to drown out the facts, and the facts are these:

What is the takeaway from this debate? The takeaway is the protections House Republicans are voting to take away from America's families:

Today, up to 17 million children have the right to health care coverage even if they have diabetes, asthma, leukemia, or any other preexisting medical condition. Put an "X" next to that. Republicans want to take away protections for children with preexisting conditions;

Today, all young adults have the right to get insurance on their parents' policies. Republicans want to take away that right from America's students and young people. Where we have that coverage for young adults, put an "X" next to that;

Today, 5.3 million seniors have saved \$3.7 billion on their prescription drugs. Republicans want to take away prescription drug savings for seniors;

Today, small business owners have used tax credits to help them afford insurance already for 2 million additional people, and the bill is not fully in effect. Republicans want to take away the tax credits for businesses to help their entrepreneurship and job creation;

Today, nearly 13 million Americans are set to benefit from \$1.1 billion in rebates from health insurance companies. Republicans want to take away those cost savings from America's families;

Today, American women have free coverage. They have a right to free coverage for lifesaving preventative care like mammograms. Starting in August, women will gain free access to a full package of preventative services. No longer will a woman be a preexisting medical condition, but Republicans want to take away those protections from women and all Americans.

Many across the country have heard our Republican colleagues claim that very few people are affected by the preexisting condition provision of the law. The fact is: The Republicans are wrong. The fact is—you be the judge—138 million Americans have preexisting medical conditions.

I ask our friends on the other side of the aisle: Do you know anybody with breast cancer? with prostate cancer? with asthma? with diabetes? people

with disabilities? The list goes on and on. With this bill that you have on the floor today, you will take away their rights to affordable coverage.

That is why the American Cancer Society opposes this repeal effort and their “13 million cancer patients and survivors who need access to adequate and affordable coverage.” That’s why they oppose this repeal effort, the American Cancer Society.

Do any of you know the millions of Americans living with a disability? With this bill, you take away their rights to quality, affordable care.

That’s why Easter Seals wrote:

Millions of parents of children with disabilities are breathing a huge sigh of relief knowing their children will not be dropped from their insurance.

Do you know any parents of children with diabetes or asthma or childhood leukemia? Do you know any? With this bill, you will take away the rights of these children to affordable care throughout their lives.

That’s why the American Diabetes Association, on behalf of the nearly 26 million Americans with diabetes, urged us to oppose this bill in order to “protect people with diabetes who for too long have been discriminated against because of their disease.”

My Republican colleagues are taking away patient protections for millions of Americans, protections you as Members of Congress already enjoy. I think that that’s an undermining of fundamental fairness. If you repeal this bill, it means you keep your Federal health insurance benefits while you take these patient protections away from the American people. What a Valentine to the health insurance industry.

When I think of people protected by this law, I always remember the powerful testimonial at a hearing last year from Stacie Ritter, whose twin daughters, Hannah and Madeleine, are both cancer survivors. They’re 4 years old, and both were diagnosed with leukemia. Hannah and Madeleine faced stem cell transplants, chemotherapy, and total body irradiation. Yet, over time, Stacie said, “We ended up bankrupt even with full insurance coverage.”

Today, Hannah and Madeleine are happy, healthy 13-year-olds. According to Stacie:

My children now have protections from insurance discrimination based on their pre-existing cancer condition. They will never have to fear the rescission of their insurance policy if they get sick. They can look forward to lower health insurance costs and preventative care.

We passed the Affordable Care Act for people like Stacie, Hannah, and Madeleine, and we passed it for some of the people we heard from today at an earlier meeting. I urge my colleagues to think about them and to think about Stacie and her children when they cast a vote to take away their rights and protections.

Here is what the Affordable Care Act is about:

It’s about strengthening the middle class, honoring the entrepreneurial spirit of our country, putting medical decisions in the hands of patients and their doctors. This is about innovation, prevention, wellness. It’s about the good health of America as well as good health care for America. It’s about restoring and reigniting the American Dream and living up to the vows of our Founders of life, liberty, and the pursuit of happiness. It’s about a healthier life, the liberty and freedom to pursue happiness as defined by your own passions and your own talents and your own skills and your own aspirations. If you want to start a business, if you want to be self-employed, if you want to change jobs, you are not job-locked because your decision about your job, your career, and your life has to be predicated by your health insurance company.

That’s what this freedom is in this 1 week from the Fourth of July that we celebrate with this bill.

Now, to make the American Dream a reality for all, Republicans must stop this effort to take away patient protections from Americans.

Let’s review again what the GOP is taking away from Americans. This is the takeaway from this debate:

Take away, the Republicans say, protections from children with preexisting conditions; take away prescription drug savings for seniors; take away coverage for young adults; take away preventative health services for women; take away the no lifetime limits, which are so important to so many families in our country.

We must work together on America’s top priorities—job creation and economic growth. This bill creates 4 million jobs. It reduces the deficit. It enables our society to have the vitality of everyone rising to their aspirations without being job-locked, as I said.

The American people want us to create jobs. That’s what we should be using this time on the floor for, not on this useless bill to nowhere—bill to nowhere—that does serious damage to the health and economic well-being of America’s families.

I urge my colleagues to vote “no” on this bill. Let us move forward together to strengthen the economy and to strengthen the great middle class, which is the backbone of our democracy.

Hello, My name is Aracely Rodriguez. I am from San Diego, CA and I work everyday to ensure that Latina women have access to comprehensive affordable health services from a trusted provider.

I have the opportunity to experience first hand what a difference the Affordable Care Act will be for women, particularly women of color. It is hard for me to believe that anyone would want to take away there critical new benefits for women all over this country.

We know the Affordable Care Act will make insurance more affordable and provide more choices to women and their families. As a result of the Affordable Care Act 14 million women will be newly insured.

Today, about 39 percent of Latinas are uninsured—that is more than women of any other racial or ethnic group.

The Affordable Care Act will ensure that women have access to preventative health services such as mammograms and life saving cancer screenings—and in August, many women will have access to even more preventative health services such as well-women visits and birth control without co-pays or deductibles.

Access to birth control is a critical issue to many Latinas and their families. Over 50 percent of all Latinas have experienced a time in their lives when the cost of prescription birth control made it difficult for them to consistently use it.

The Affordable Care Act will end gender discrimination once and for all—so that women are not charged more for insurance than men.

This is what health reform means to women’s health in our communities. “Being a woman is not a pre-existing condition.”

My name is Jamal Lee, I’m a native of Baltimore, MD. I own Breasia Studios, LLC, a digital recording studio and an audio, lighting, and video production company in Laurel, Maryland and I’m a member of Small Business Majority’s network council.

Until recently, I hadn’t had health insurance since I was 21, when my mother had to drop me from her insurance plan. Since I started my business in 2005 I hadn’t been able to afford insurance for myself, let alone my employees. I did the best I could to counteract the lack of health insurance by giving my employees safety training courses and assisting with the heavy lifting. I couldn’t risk losing an employee to an on-the-job injury. But I finally was able to purchase insurance through a state subsidy program and when the Affordable Care Act was signed into law, I had another windfall—the small business tax credits. The tax credits, along with the state subsidy program, mean I can finally afford health insurance for myself and everyone else in the Breasia family. Knowing we’re covered if something happens has an enormous impact on morale and my employees’ physical and emotional well-being.

Thanks to the tax credits in the healthcare law, I may even be able to grow my business. And because I’m finally able to offer benefits, my business has become much more competitive when I look to hire. Repealing the law or defunding provisions like the tax credits would be a huge blow to my business.

My name is Bill Cea and I am a retired public school teacher from Boca Raton, Florida. I am here today on behalf of the Alliance for Retired Americans.

Thanks to the Affordable Care Act, I am one of 16 million seniors on Medicare who has been able to get a free wellness visit or preventative service. These are free—no co-pays, no deductible.

For me, it was an opportunity to go to my doctor’s office for a thorough evaluation of my health, review the medicines I take, and discuss any questions and concerns I had.

Not only is this good for your health, but it is also good public policy. Medicare costs will be much lower if more seniors are able to stay healthy and identify problems before they become serious and costly.

I know many seniors in Florida who are in the Medicare coverage gap known as the “donut hole.” Under this new law, these seniors are now paying \$600 less per year for their prescriptions. The law will keep closing more and more of the “donut hole” until it completely goes away.

The bottom line is this: the Affordable Care Act is good for seniors. It helps us live longer, better lives. It helps us be able to see a doctor and fill a prescription.

These new Medicare benefits are making a big difference in seniors’ lives. Congress

must not take them away. Please vote against repealing the Affordable Care Act.

My name is Emily Schlichting. I'm a 22-year-old auto-immune disease patient from Omaha, NE. My life has drastically changed for the better thanks to the Affordable Care Act, but I have no guarantee that those changes will last. I would like to share with you just how the repeal of health care reform would affect my life.

The summer before my senior year of high school, when I was 17, I began experiencing a lot of odd symptoms, and none of my doctors could figure out what was causing them. My symptoms started as open ulcers that would get painfully and dangerously infected, and over the next two years intensified to include high-grade fevers, mysterious raised lumps on my legs, and swollen joints. After two years of visiting multiple specialists, receiving MRI's and CAT scans, which was topped off by a week-long stay in the hospital during my first semester of college, I was finally diagnosed with Behcet's Disease, a rare auto-immune condition.

When your health care is tied directly to your employment, your career opportunities become a lot more limited than you'd imagine. Suddenly, taking a few years off to work at a non-profit before graduate or law school was not an option because I would have dropped off my parents' insurance plan. Beyond that, I had to be extremely careful not to ever drop off an insurance plan because I have a pre-existing condition, which meant if I dropped off I would likely not be able to get back on insurance. Paying for my own health care out of pocket would bankrupt me. I regularly see two rheumatologists, an ophthalmologist, a dermatologist, an internist and other specialists for my condition. And that's when things are going well.

But, thankfully, with the passage of the Patient's Coverage and Affordable Care Act my disease no longer gets to dictate my life. The dependent coverage clause has been a godsend for me; it allows me to stay on my parent's insurance until I'm 26; it gives me that buffer time to figure out what career I want to pursue, and work for a couple years to gain experience and valuable job skills instead of rushing into an expensive graduate program just so I can stay on an insurance plan. Allowing young people to stay on their parent's insurance gives us new freedom to work toward our goals without going uncovered. But even more important than that is the fact that the Patient's Bill of Rights makes it so that I can't be denied insurance simply because I have a disease I can't control. And that . . . it's changed my life in so many ways. I can't put into words how scary the idea of being sick and bankrupt at 25 is, so you'll have to trust me on this one. It's terrifying.

I can tell you over and over how much health reform has positively impacted my life, but I'm not the only young American that has been positively impacted by this legislation. I'm one example of millions and millions of young Americans who have been helped by this bill, whether through the Dependent Care clause or the Patient's Bill of Rights or the combination of the two, like me. Young people are the future of this country and we are the most affected by reform—we're the generation that is the most uninsured. We need the Affordable Care Act because it is literally an investment in the future of this country.

Good afternoon. My name is Christine Haight Farley and I'm the proud mother of two wonderful boys with bright futures. Unfortunately, one of my sons has Cystic Fibrosis. For him, the Affordable Care Act is the key to that bright future.

Cystic Fibrosis, or CF, is a genetic disorder that has no cure at this time and few effective treatments. Among the symptoms are persistent lung infections and breathing and digestive difficulties.

Because only 30,000 people in the U.S. have CF, treatment for it tends to be extremely expensive. The average CF patient spends \$64,000 annually on health care, which is 15 times more than the average American. My son has to take 30 pills, 2 inhalers, and 3 nebulizers every day. We have a machine in our home that he has to use twice daily to shake the mucus from his lungs to prevent bacterial infections and clear his airways. At night, he uses a feeding tube while he sleeps in order to ensure that he gets the calories he needs, because CF patients don't properly digest food. Even with this level of care, he is admitted to the hospital every year for a week because of a bacterial infection that requires heavy antibiotics administered through an IV. You can imagine what all of this costs.

And yet, we consider ourselves extremely lucky. We have excellent health insurance that helps to cover the costs of the various therapies and treatments he needs. But we have always worried about what will happen when our son grows up and has to find his own health insurance. As you can imagine, our entire family was very happy when the Affordable Care Act was signed into law. And we were ecstatic when the Court upheld the law. But it makes me furious when I hear opposition to the Affordable Care Act based on the "principle" of states' rights. For me, that principle is entirely outweighed by the principle that every child deserves a bright future no matter what disease they happen to be born with. Repealing this law would allow young people with life-threatening illnesses to be denied health insurance. I consider that unprincipled.

A survey conducted last year by the Cystic Fibrosis Foundation revealed that 31% of CF patients skipped doses or took less than was prescribed due to cost concerns. It also revealed that 16% of CF patients have reached an annual limit on their health insurance coverage, and 3% have reached a lifetime limit.

I have heard about the challenges faced by young adults with CF in finding health insurance. Young adults with CF are often denied insurance coverage, and they face barriers in their career as they make work and life choices that are dictated by a limited set of health care options. That's not the future I want for my son.

Because of the Affordable Care Act, my son will be able to get the care and treatment he needs. He will be able to stay on our insurance until he's 26, and after that no insurance company will be able to deny him coverage because of his pre-existing condition. And we won't have to worry about lifetime limits on his coverage. Moreover, he won't have to base his decisions about a job or a career on health care coverage.

As a mom, there is nothing more valuable to me than my children's future. I thank Leader Pelosi, the Congress, and President Obama for giving that to my son and to the other five million American children with pre-existing conditions.

□ 1340

Mr. CANTOR. Madam Speaker, I yield 1 minute to the gentleman from Illinois (Mr. ROSKAM), the chief deputy whip.

Mr. ROSKAM. I thank the gentleman for yielding.

Madam Speaker, do you remember these lines when the President was pitching the health care bill? He said:

If you like what you have, you can keep it. It will not add a single dime to the deficit. This is absolutely not a tax increase, and it will bring down premiums by \$2,500 for the typical family.

The gentlelady from California a moment ago spoke about things to take away. Let's take this away. Let's take away the reality of this new health care law that has done this.

It is now clear that 20 million Americans are likely to lose their employer-based health coverage. The law will cost \$2.6 trillion if fully implemented and add over \$700 billion to the deficit. It has \$500 billion in new taxes that are triggered towards the middle class. And the average increase in family premiums doesn't go down \$2,500; it goes up \$1,200.

Here is what we should take away. We should take away this albatross in the economy. We should repeal it. We should replace it.

And here is the good news. The voters get the last word in November.

Stay tuned.

Mr. LARSON of Connecticut. Madam Speaker, at this time, I yield 3 minutes to our distinguished whip from Maryland (Mr. HOYER), a person who understands what it means to make it in America.

Mr. HOYER. I thank my friend.

Repeat it and replace it. For the 31st time, we have a repeal with no replacement, no alternative, no protection offered by my Republican colleagues—not one.

You could, of course, introduce legislation that would say, We're going to repeal and replace with this. You haven't done it. So the American people have no idea.

We're on the floor today with the distinguished gentleman from Michigan who himself, and his father before him a half a century ago, said: Americans need the security of having the guarantee of access to affordable quality health care.

That's what we did.

Madam Speaker, after the landmark Supreme Court ruling upholding the Affordable Care Act, Americans are ready to move on. Yet here we're again voting for the 31st time on a bill to repeal the health care law with no replacement, no alternative, no protections. That's not what we ought to be focused on.

Americans want us to create jobs and to grow our economy. According to a Kaiser Family Foundation poll last week, 56 percent of Americans believe that opponents of the law should drop attempts to block its implementation. It's time for Republicans to end their relentless obsession with taking away health care benefits for millions of Americans.

If this bill were to pass, insurance companies could once again discriminate against 17 million children with preexisting conditions. If it were to pass, 30 million Americans would lose their health insurance coverage. It would take away \$651 each from 5.3

million seniors in the Medicare doughnut hole, making their prescription drugs more expensive. There would be 360,000 small businesses no longer able to claim a tax credit to help cover their employees. And 6.6 million young adults under 26 would be forced off their parents' plans and left to face a tough job market with the added pressure of being uninsured.

The Republican repeal bill would take away these benefits and end these cost-saving measures. And after 31 votes, as I said, no alternative, nothing. There is no bill to read, no plan to follow, no security to offer. Repealing health care without an alternative would add over \$1 trillion to deficits over the next two decades. I don't say that. The Congressional Budget Office says that.

It is occurring in the place of a vote that we could be taking on legislation to create jobs. There is nothing about jobs this week, nothing last week, nothing scheduled for next week, or the week after. It's a waste of time.

The SPEAKER pro tempore. The time of the gentleman has expired.

Mr. LARSON of Connecticut. I yield the gentleman an additional 1 minute.

Mr. HOYER. Why is it a waste of time? Because the Republican majority knows that it will not pass the United States Senate, and it would not be signed by the President of the United States. It's a message bill. It's politics as usual. It is spurring the base while spurning the average working American.

I outlined several proposals yesterday that are bipartisan in nature and ought to come to this floor immediately. It's called "Make It in America." Let's vote on those bills. Let's vote on those bills to create opportunities, not this one to take them away.

Madam Speaker, I urge my colleagues to oppose this bill, and let us work together constructively for a better economic future for our people, more economic security, more health care security, and a better America.

Mr. CANTOR. Madam Speaker, I yield 3 minutes to the gentleman from Texas (Mr. HENSARLING), the Republican conference chairman.

Mr. HENSARLING. I thank the gentleman for yielding.

Madam Speaker, I've heard so many of my Democrat colleagues come to the floor and question why are we here to vote to repeal the President's health care program. Let me offer a few reasons.

Number one, the American people don't want it. The longer people have to know this bill, the more intense they are in wanting to see it repealed.

Reason number two is we hear from our friends on the other side of the aisle that the Supreme Court said it was constitutional. Well, the \$5 trillion of additional debt that they and President Obama have foisted on the American people, it's constitutional, but, Madam Speaker, it is not wise.

Seniors know that the President's health care program cut a half a tril-

lion dollars out of Medicare. The Independent Payment Advisory Board is 1 of 159 boards, commissions, and programs that will get between Americans and their doctors. The Independent Payment Advisory Board, they're there to help ration health care for seniors. That's another reason.

I just heard the distinguished leader of the Democrat Party saying we should be talking about jobs and the economy. Madam Speaker, these are the very same people who told us the stimulus bill would help jobs, would help the economy. The stimulus bill was not a jobs bill. Repeal of ObamaCare is a jobs bill.

Talk to any small business person across America that has 40, 45 workers, and they will tell you: We're not going to go to 50. We're not going to do that. We're not going to hire those extra people.

Talk to a tool and die manufacturer like I have in my district in Jacksonville, Texas. Half of their business comes from the medical device industry. You know what? He told me that ObamaCare, with the medical device tax, is going to force him to lay off workers.

The employer mandate costs jobs. The Congressional Budget Office, which the gentleman from Maryland just cited, they, themselves, said this will cost 800,000 jobs. Private economists say it will cost 1 to 2 million jobs. The Chamber of Commerce just did a survey of small businesses. Seventy-four percent said this makes it more difficult to hire.

So after the President just turned in his 41st straight month of 8 percent-plus unemployment, the worst jobs and economic performance since the Great Depression, maybe it's time for a true jobs bill, Madam Speaker, and a true jobs bill is to repeal ObamaCare. The American people do not want it. We can't afford it. Job creators are losing jobs.

Let's repeal it, and repeal it today.

Mr. LARSON of Connecticut. Madam Speaker, at this time, I yield 2 minutes to the distinguished gentleman from South Carolina (Mr. CLYBURN), a leader in the Democratic Caucus.

Mr. CLYBURN. Mr. LARSON, thank you for yielding me the time.

Madam Speaker, I rise today in opposition to this partisan charade to repeal the Affordable Care Act.

This is the 31st time the majority has orchestrated a vote to repeal in whole or in part this very important and long-awaited law to increase accessibility and decrease the cost of quality health care.

□ 1350

Fortunately, the other body rejected this ill-fated effort the first 30 times, and this 31st time will be no different. Why, then, are we having this debate?

Do my Republican colleagues really believe that the majority of the other body is now ready to take from children born with diabetes the right to

coverage under their parents' health care policies?

Do my Republican colleagues really believe that a majority of the other body is now ready to take from children who are seeking employment the right to remain on their parents' health care policies up to their 26th birthday?

Do my Republican colleagues really believe that a majority of the other body is now ready to take from a woman with breast cancer, or a man with prostate cancer, the right to keep their coverage once they get sick?

The American people are smarter than that. They know the deal. They do not wish to be taken down this primrose path for the 31st time. The American people want stability in their lives, security for their families, and safety in their communities.

Americans want us to stop jerking them around. They cannot have stability in their lives when we are shipping American jobs overseas. They cannot have security in their homes when they are fearful of getting sick. They cannot have safety in their communities when their teachers, policemen, and firefighters are being led off while we are engaged in symbolic episodes.

I ask my colleagues to reject this charade, and let's vote to restore the American Dream.

Mr. CANTOR. Madam Speaker, I yield 1½ minutes to the gentleman from South Carolina (Mr. SCOTT).

Mr. SCOTT of South Carolina. Madam Speaker, why are we here? We keep hearing that from my friends on the right—why are we here again today—and the reality of it is simple. The numbers keep changing, and it simply does not add up.

A long time ago, in 2010, a long time ago, the estimates were \$900 billion will be the cost of ObamaCare. Two years later, now the estimate is at nearly \$2 trillion.

Well, how do we fund this? Everybody wants to know this. A program that is already financially strapped, Medicare. ObamaCare takes \$500 billion, \$500 billion out of Medicare.

What does that mean? Well, to me, as a grandson of a grandfather who is 92 years old, 92 years old, what happens when we take \$500 billion out of Medicare?

Well, the answer is clear. There is a 15-member board called IPAB, the Independent Payment Advisory Board, that will then recommend cuts to Medicare payments for doctors, hospitals, and other providers. In other words, my grandfather's health may be in the hands of a 15-member autonomous board who will decide what happens to his health. That's wrong.

If you look in ObamaCare, what you will find is that \$317 billion of new taxes, or a 3.8 percent tax on dividends, capital gains and other income, you will find \$110 billion on the middle class for folks who like their health care and want to keep it? Oh, no. No, no, no. They can't keep it.

The SPEAKER pro tempore. The time of the gentleman has expired.

Mr. CANTOR. I yield the gentleman an additional 30 seconds.

Mr. SCOTT of South Carolina. Then you find another \$101 billion, another \$101 billion in annual tax on health insurance providers not paid for by those folks who make more than \$200,000, but paid for by the hardworking, everyday folks like my granddaddy and my momma, those folks who struggled to make their ends meet, \$100 billion of new taxes.

But if you need a medical device, another \$29 billion of new taxes. There is just not enough time, Mr. Leader, to talk about all the taxes that can't be articulated in just 2 minutes.

Mr. LARSON of Connecticut. Madam Speaker, I yield myself 30 seconds.

To respond here, as Mr. ANDREWS has very patiently and eloquently pointed out, the \$500 billion that was just discussed by the previous speaker is something that the Republicans have voted on twice. Perhaps they didn't get a chance to read that bill as they sometimes claim about health care on this side.

I yield 2 minutes to the vice chair of the Democratic Caucus, the gentleman from California (XAVIER BECERRA).

Mr. BECERRA. I thank the chairman for yielding the time.

It took 19 Presidents and 100 years dating back to President Teddy Roosevelt to open the door to all Americans, to quality health care that is centered on the patient-doctor relationship; 105 million Americans who will fall ill will no longer have a lifetime limit on the coverage they receive from their health insurance company.

Up to 17 million children today who have preexisting conditions cannot be denied coverage by an insurance company; 6.6 million young adults under the age of 26 today can stay on the health care policy of their parents; 5.3 million seniors today received an average \$600 to help cover the cost of their prescription drugs when they fall into the so-called doughnut hole; 360,000 small businesses in America, men and women who own their own businesses, got assistance through a tax credit to help provide health insurance coverage to their employees. Thirteen million Americans will benefit in insurance premium rebates from insurance companies, who must now show that they are spending the premium money they get from those Americans for health care, not on paying CEO salaries or not on profits—\$1.1 billion national rebates for 13 million Americans.

Perhaps the most important thing that most Americans don't recognize, the thousands of dollars that those of us who do have health insurance throughout America that we pay premiums to our insurance companies to cover care, not for us and our families, but for those of us who don't have insurance, the free-riders, that will start to drop. Those are the things that are at stake.

Yet while it took 100 years for us to get to this point, it has taken our Republican colleagues only a year and a half to vote over 30 times to try to repeal these patient rights and protections, patient rights and protections that President Obama promised, this Congress delivered, and the Supreme Court affirmed.

My Republican colleagues say that to repeal and replace these patient rights protections is the right way to go, but the only thing we have seen from them on this floor is all repeal and no replace. It's time for this Congress to get to work on the most important thing before us, getting Americans back to work. Let us vote this down and get to work.

Mr. CANTOR. Madam Speaker, I yield 1½ minutes to the gentlewoman from Washington, the Republican Conference vice chair, Mrs. McMORRIS RODGERS.

Mrs. McMORRIS RODGERS. I thank the leader for yielding.

Madam Speaker, I rise in strong support of this legislation today to repeal ObamaCare because the control of health care and health care decisions belongs in the hands of patients, families, and their doctors.

ObamaCare was a Big Government takeover of one of the most personal aspects in our lives; and I come to this debate as a mom, as a wife. I have two children, one that was born with special needs.

I understand firsthand, talking to so many within the disabilities community, and I hear their fear, their fear of not being able to find the doctors, not being able to find the therapists within the Medicaid programs, within TRICARE because of the government. These are government programs that are too often making false promises.

I think about my parents, who are signing up for Medicare, and the over \$500 billion in cuts to the Medicare program. In eastern Washington, it is very difficult to find a doctor right now who will take a new Medicare patient.

Because of ObamaCare, my family, like millions all across this country, are facing longer lines, fewer doctors, and lower quality of care. We can and we must do better. If we don't repeal this law, the results are going to be disastrous.

CBO, the Congressional Budget Office, has already estimated 20 million Americans will lose their employer-provided health insurance. Health care premiums continue to soar. Innovation, lifesaving technology and devices are being threatened.

The first step to putting individuals and families back in charge of their health care is to repeal ObamaCare, and I urge support.

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Mr. LARSON of Connecticut. It gives me great honor to yield 1 minute to the dean of the Connecticut delegation and a voice for compassion and who believes passionately about this health

care law that's in effect for the American people, ROSA DELAURO of Connecticut.

Ms. DELAURO. What will happen if the House majority succeeds in repealing the Affordable Care Act? Seventeen million children with preexisting conditions will once again be denied coverage; 6.6 million under 26 will no longer be covered by their parents' insurance plan; insurers will be allowed to discriminate against women again, charge them more, deny them coverage because they've had a Cesarean section, and leave maternity and pediatric care out of their policies. The doughnut hole reopens, costing seniors billions of dollars; 360,000 small businesses lose tax credits. Americans will have to pay out-of-pocket for preventive services like cancer screenings and wellness exams, preventive services that could have saved the life of Celia, a 50-year-old East Haven woman who died from breast cancer because she simply could not afford a mammogram. And 30,000 Americans will lose their health insurance and be left to their fate while every single Republican in this House will maintain their health care coverage.

Repealing the Affordable Care Act is wrong. It was wrong the first time. It is wrong the 31st time. Welcome to Groundhog Day in the House of Representatives.

The SPEAKER pro tempore (Mrs. EMERSON). The time of the gentlewoman has expired.

Mr. LARSON of Connecticut. I yield the gentlewoman an additional 10 seconds.

Ms. DELAURO. This majority needs to stop working to put American families at risk and start working to make our economy healthy.

Mr. CANTOR. Madam Speaker, I yield 1½ minutes to the gentleman from Georgia, the Republican Policy Committee chairman, Dr. PRICE.

Mr. PRICE of Georgia. I thank the leader.

As a physician, one of the tenets of medicine is: first, do no harm. Sadly, the President's law does real harm.

The Supreme Court has said that the law is constitutional. That doesn't make it good policy. It harms all of the principles that Americans hold dear as it relates to health care—it increases costs, decreases accessibility, lowers quality, and limits choices—the wrong direction for our country. It harms patients—especially seniors—by removing \$500 billion from Medicare and having 15 unaccountable bureaucrats deny payment for health care services—decisions that should be made by patients and doctors, not by government. It harms doctors, over 80 percent of whom in a recent poll said that they would have to consider getting out of medicine because of this law. And it harms our economy, killing over 800,000 jobs and making it more difficult for small businesses, the job-creation engine of our Nation, to create jobs.

And it's that much more frustrating because it doesn't have to be this way.

There are positive solutions that don't require putting Washington in charge. There's a better way, and the first step to that better way is to repeal this law so we may work in a rational, deliberative, and, yes, bipartisan process for patient-centered health care where patients and families and doctors make medical decisions, not Washington.

The President's law doesn't just harm the health of patients and seniors; it harms the health of our economy and our Nation. And the first step to replace is to repeal. And we can start today.

Mr. LARSON of Connecticut. Madam Speaker, may I inquire as to how much time we have on both sides.

The SPEAKER pro tempore. The gentleman from Connecticut has 4½ minutes remaining, and the gentleman from Virginia has 5 minutes remaining.

Mr. LARSON of Connecticut. I yield 1 minute to the gentleman from California (Mr. GEORGE MILLER).

Mr. GEORGE MILLER of California. I thank the gentleman for yielding.

As has been said, for the 31st time in this Congress the House Republicans are trying to put insurance companies back in charge of America's health care. The House Republicans are preoccupied with taking away the patient protections while they're keeping their own protections.

I recently got a letter from a woman named Annie who lives in East Bay of the San Francisco Bay area and she told me how vital this law is to her and her family. Her husband is self-employed. He has diabetes; and thanks to the Affordable Care Act, the husband will finally have access to quality, affordable coverage. Annie's daughter has a preexisting condition; and thanks to this law, the insurance companies won't be allowed to deny her daughter coverage. And Annie's son, a 25-year-old, thanks to this law, is able to get on his mother's health care plan and save the family a great deal of money.

But today, the Republicans want to take that all away. They want to take away all these protections and these benefits that American families haven't had in the past. Today, the Republicans in the Congress want to put the insurance companies back in the business—the same insurance companies that took away your policy when your child was born with a disability; the same insurance companies that didn't allow you to have cancer surgery because you had a lifetime limit or they decided you had a preexisting condition; the same insurance companies that decided that your children would be kicked off your policies when they're 18.

I don't think we should go there, America. But that's what repeal brings you. That's the Republican plan: to give it all back to the insurance companies. After a hundred years of struggling, take it away and give the power to the people to determine their own health care needs and the kind of policies that they need.

Mr. CANTOR. Madam Speaker, I yield 3 minutes to the majority whip, the gentleman from California (Mr. MCCARTHY).

Mr. MCCARTHY of California. I thank our respected leader for yielding.

From the moment ObamaCare was introduced, House Republicans and the American people have expressed concerns about the quality, the cost, and the effect that it would have on jobs. We're here today because the Supreme Court ruling made one thing clear: it's up to Congress to do the repeal of the devastating tax increase and what it would effect upon our economy.

As we all know, ObamaCare stands today because the Supreme Court said it's constitutional as a tax. The Chief Justice stated in his opinion:

Members of this Court are vested with the authority to interpret the law; we possess neither the expertise nor the prerogative to make policy judgments. Those decisions are entrusted to our Nation's elected leaders, who can be thrown out of office if the people disagree with them. It is not our job to protect the people from the consequences of their political choices.

But it is our job. And, unfortunately, we have learned over the past 2 years this law has proven to be bad policy. And you know what's more important? It's filled with broken promises.

We all remember President Obama's first promise: if you like the health care you have today, you can keep it. Well, that's not true. Eighty percent of those in small employer plans risk even keeping what they have today. The President also promised the law would bring down premiums by \$2,500. But that's not true either because it's already been increased \$1,200. The CBO says it will even rise higher.

President Obama did promise as I sat right here and listened to him that he would not add one dime to the deficit. Well, you know what? That's not true either. It's going to add billions of dollars. President Obama promised he would not raise taxes on those making less than \$250,000. It turns out ObamaCare includes 21 new taxes—12 of them on the middle class.

Promises made, promises broken.

There was another President from Illinois who was quoted as saying:

As our case is new, so we must think anew, and act anew. We must disenthrall ourselves, and then we shall save our country.

Well, now is the time to listen to the American people. Now is the time to put the patient first while they are empowered. Now is the time to repeal and begin to bring this country back together with a quality of health care where the patient has the choice, not the government.

Mr. LARSON of Connecticut. I yield myself 15 seconds as we ask the dean of the delegation to step forward and just say that aside from the platitudes that we've heard today as have been expressed by many on our side and some of the eloquence of debate that we've heard, we continue to see no plan from the other side but a persistent endeavor

or to repeal a plan that would cost more than a hundred billion dollars for the taxpayers.

I yield 1 minute to the dean of the House of Representatives, the gentleman from Michigan, JOHN DINGELL.

(Mr. DINGELL asked and was given permission to revise and extend his remarks.)

Mr. DINGELL. I thank my good friend for yielding.

This is the gavel I used when I presided over the passage of Medicare and when I presided over the passage of legislation called ACA. This legislation takes care of the American people. I'm willing to loan it to my Republican colleagues if they'll use it in a good cause. It's even been on television with "The Daily Show."

But what is important here is you're going to win the vote, but you're going to lose the case and the debate because the American people know what you're trying to take away from them. This is the 31st time we've voted on this. And it is the law.

We have 44 days left to finish the business of this Congress, according to your whip's office. And interestingly enough, we're not going to deal with important questions like jobs, employment, the economy. We have the worst economy, which the President inherited, since the days of Herbert Hoover.

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The American people are going to wonder why this Congress has not been doing it. Well, the reason is the Republicans have been wasting the public's time. And in those 44 days, they're not going to be able to do the Nation's business. The unemployed are going to continue to be unemployed.

I'll loan you the gavel if you promise to use it for something good because it's a fine piece of wood and its tasks in terms of dealing with the public's concerns are not yet done.

But having said these things, I say shame. You are wasting the time of the American people. You are wasting the time of the Congress.

The SPEAKER pro tempore. The time of the gentleman has expired.

Mr. LARSON of Connecticut. I yield the gentleman an additional 1 minute.

Mr. DINGELL. You're wasting the time of the Congress. You've told us how you're going to repeal and replace. Where is the replacement? It is not to be seen. Where are the steps that you should be taking about jobs and opportunity for the American people? They are not to be seen.

You have the gavel, use it. Use the leadership that the people have given you to lead the Congress of the United States. The Democrats will work with you. But you won't work with us, and you won't work for the American people.

The time of dealing with the business of this Nation is short, and the needs of the American people are great. But nowhere are we seeing anything done by our Republican colleagues except to get up and denounce ObamaCare.

I say have a more enlightened outlook and proceed to do the Nation's business well.

Mr. CANTOR. Madam Speaker, I am prepared to close and reserve the balance of my time.

The SPEAKER pro tempore. The gentleman from Connecticut has 2 minutes remaining.

Mr. LARSON of Connecticut. Thank you, Madam Speaker.

I want to compliment both sides for the quality of debate that has occurred on this floor over the last couple of days.

Today, we are here for the 31st time to act on repealing the Affordable Care Act. I give my colleagues credit for their persistence, but I'm deeply troubled by the obstinacy and the obstruction that they have demonstrated in an almost callow indifference to the needs of American families. Most importantly, the simple dignity that comes from a job that more than 14 million of our Americans are being denied, and we can't, in this great civil body, bring forward the President's bill that will create jobs.

One of the people in my district, Signe Martin, said, do you not understand that you have plunged us into the dark abyss of uncertainty?

The only thing that creates and corrects that situation is the simple dignity that comes from a job. And yet today, we spend our time on the floor talking about something where we should be working together, where Members on our side of the aisle, who would have preferred Medicare for everyone—the majority of our caucus would have been there—and yet embraced the compromise that extolled the virtues of the Romney plan in Massachusetts. But there is no room for compromise on the other side of the aisle.

So we can only surmise this: that you would rather see the President fail than the American people succeed. Person after person on both sides of the aisle have gotten up and talked about the need for us to come together. You embrace most everything that's in this plan but would rather see the President fail than the Nation succeed.

The SPEAKER pro tempore. The time of the gentleman has expired.

The gentleman from Virginia is recognized for 2 minutes.

Mr. CANTOR. Madam Speaker, I introduced this legislation on behalf of my colleagues so that we may all be on record following the Supreme Court's decision in order to show that the House rejects ObamaCare and that we are committed to taking this flawed law off the books.

This is a law, Madam Speaker, that the American people did not want when it was passed, and it remains a law that the American people do not want now.

First and foremost, ObamaCare violates President Obama's central promise to the American people that if they like their current health coverage, they can keep it. The vast majority of

people in this country like the health care that they have and they want to keep it. But now, thanks to this law, patients across the Nation are losing access to the health care they like. Millions stand to lose health care coverage from their employers because ObamaCare is driving up costs and effectively forcing employers to drop health care coverage.

Beyond that, ObamaCare takes away from patients the ability to make their own decisions and individual choices. Instead of letting patients and their families work with their doctors to decide the best care, ObamaCare puts Washington in the driver's seat to make health care choices for them and their families.

Taking away choice, driving up costs, and making health care dramatically more expensive is not the prescription that Americans asked for.

Madam Speaker, we know in this tough economy we need to be doing everything we can to help our small businessmen and -women. They are struggling because of uncertainty and facing the prospect of one of the largest tax hikes in history. ObamaCare increases that burden by adding new costs and more red tape. The new harsh reality is that creating new jobs and bringing on new employees may just be too expensive and too burdensome if this law is left to stand.

The President said throughout the health care debate—as did former Speaker PELOSI and my colleagues on the other side of the aisle—that his health care law was not a tax. Well, we now know that the Supreme Court has spoken: It is a tax. Madam Speaker, it's time to stop all the broken promises and get back to the kind of health care people in this country want.

It cannot be overlooked that ObamaCare also has disastrous implications for the moral fabric of our Nation. Despite the claims to the contrary, this law actually paves the way for Federal funding of abortion, violating many individuals' religious, ethical, and moral beliefs. It is also the basis from which President Obama launched an assault on the religious freedom of millions of Americans by requiring employers to cover items and services with which they—and perhaps their employees—fundamentally disagree.

Washington-based care is not the answer. There is a better way to go about improving the health care system in this country. The American people want patient-centered care that allows them to make the very personal decisions about health care with their families and their doctors. They want to keep the care they like. They want to see costs come down, and they want health care to be more accessible. That is the kind of health care we on the Republican side of the aisle support, and frankly the type of care that the vast majority of the American people support.

Madam Speaker, we have said since day one that we must fully repeal this

law. Today, we can start over and we can tell the American people, we are on your side, we care about your health care, and we want quality care at affordable cost. We listened, and we've acted.

I yield back the balance of my time.

Mr. REYES. Madam Speaker, I rise today in opposition to the 31st attempt to undermine the Affordable Care Act. Since the passage of the Affordable Care Act, tens of millions of Americans are already receiving better care as well as better value for their health care dollars. Already, Americans are benefiting from the provisions that have been implemented. In fact, 6.6 million young Americans now have health coverage until age 26, 105 million Americans are no longer facing lifetime limits on health benefits, and 17 million children with pre-existing conditions can no longer be denied coverage.

Instead of focusing on jobs legislation, Republicans are once again trying to take away patient protections by seeking to repeal the Affordable Care Act. Instead of providing solutions to the provisions in the law that they would like to see changed, they would rather repeal the whole law and all the positive changes that come along with it. This constant push to take away patient protections is no longer based on logic, but is clearly a partisan political ploy to score cheap points at the expense of millions of Americans.

We should turn our efforts to tackling our nation's larger problems, such as the economy and job creation. Let's move beyond this vote and demonstrate our commitment to the American people.

My Republican colleagues have requested that we work together, but, as they seek to once again make America a country where millions of people are uninsured and unable to afford health care, their actions speak louder than their words.

The Republican proposal to repeal the Affordable Care Act would affect thousands of El Paso residents who are already benefiting from the law, including the 52,000 children who are no longer denied insurance due to pre-existing conditions, the 2,900 seniors who have saved \$1.8 million in drug costs, and the over 360 small businesses who received new tax credits to help them expand health care coverage to their employees.

Republicans seem to forget how things were before the Affordable Care Act. For example, one family in my district faced significant health care related financial difficulties. They had a daughter with a severe disability who had undergone 17 surgeries, numerous hospitalizations, required constant care, and treatment that cost up to \$2,000 a month. The couple's private insurance company implemented lifetime caps to prevent a major loss of profits at the expense of the health of the young girl. As a result, the family had to cover the medical expenses out of pocket and went bankrupt. While the current Affordable Care Act would prevent private insurance companies from using lifetime cap provisions to bar critical services to patients like this young girl, this couple's private insurance took advantage of the lax regulations at the time and left the family to fend for themselves.

There are countless other examples of El Pasoans who faced similar situations. There are those who had been denied coverage because of pre-existing conditions and others

who faced similar situations with insurance companies who took advantage of lax health care oversight. That was then—now, the Affordable Care Act gives families the opportunity to have the best life possible.

Madam Speaker, I urge my colleagues to reject this misguided legislation.

Mr. BACA. Madam Speaker, I rise today in support of the Affordable Care Act.

This law is already providing relief to millions of Americans, and almost 20 percent of Californians.

Already, nearly 3 million people with Medicare in California have received free preventive services or a free annual wellness visit with their doctor.

The Affordable Care Act strengthens Medicare and reduces costs for seniors, by eliminating the donut hole that hurt many of our seniors in the past.

Right now, there are 435,000 young adults in California under the age of 26 who now have coverage because they were able to stay on their parent's plan—like Ms. Sandra Rodriguez and her daughter of San Bernardino, California.

And, over 8,600 uninsured California residents who were denied coverage because of a "pre-existing condition" are now insured because of this law.

Finally, Americans are in charge of their health care, not insurance companies.

Repeal takes our nation in the wrong direction. We need to move forward and ensure health equality for all.

Mr. RUNYAN. Madam Speaker, I rise in support of H.R. 6079, the Repeal Obamacare Act. It has been over two years since the partisan Patient Protection and Affordable Care Act was signed into law by President Obama and the country is still looking for reform.

When ObamaCare was introduced, the public was assured this was not a tax, but we have come to realize that this is, in fact one of the largest tax increases on the middle class in recent memory. We were told that ObamaCare would strengthen Medicare, but in fact the bill diverts \$500 billion from Medicare to pay for other provisions of ObamaCare.

The United States needs real common-sense healthcare reforms, which is why I urge my colleagues to support H.R. 6079. We must work together in a bi-partisan manner to support reforms that will lower costs, like allowing individuals to search for insurance across state lines and comprehensive tort reform, while continuing to protect individuals with pre-existing conditions and allowing children to remain on their parents' insurance plan.

Mr. COSTELLO. Madam Speaker, I rise today in opposition to yet another effort to repeal the Affordable Care Act. Passed by the House and the Senate, signed by the president and confirmed by the Supreme Court, I do not support repeal of this law.

While the Affordable Care Act is not perfect, it has had tremendous positive impacts already, eliminating pre-existing condition restrictions, allowing young adults to remain on their parents' insurance until age 26, and making prescription drugs more affordable for our seniors. For too long our system has needed to be reworked to achieve greater savings and improved patient outcomes. Now that the Supreme Court has found this law constitutional, we need to concentrate on implementing it as efficiently as possible. The statistics speak for themselves:

105 million Americans no longer have a lifetime limit on their coverage.

As many as 17 million children with pre-existing conditions are no longer threatened by denial of coverage.

6.6 million young adults up to age 26 are covered under their parents' policies. Without that coverage nearly half of them would be uninsured.

5.1 million seniors in the "donut hole" have already saved over \$3.2 billion on prescription drugs.

Madam Speaker, rather than practicing partisan politics, we owe it to our constituents to work together to ensure the Affordable Care Act continues to make health care more affordable and accessible for millions of Americans. Today's vote is another effort to take us in the wrong direction, and I urge my colleagues to oppose it.

Ms. DELAURO. Madam Speaker, if the Majority succeeds in repealing the Affordable Care Act, as they have tried to do over thirty times now, it will be the women of America who are especially harmed.

Insurance companies will be allowed to charge women more for the same coverage once again. They will be able to withhold coverage from women who have had a child or a C-section, or even who have been victims of domestic violence.

Coverage for maternity and pediatric care will all disappear. Women will lose access to the free recommended preventive screenings that save lives. Subsidies to help working mothers buy insurance for their families will dry up.

We know for a fact this will happen. According to the National Women's Law Center, over 90 percent of the best-selling plans in states that have not already banned gender rating still charge women more than men for the same coverage. This costs women and their families approximately \$1 billion a year.

And this is what the House Majority wants to bring us back to. We fought hard two years ago to put woman's health on an equal footing with that of her spouse, son, and brother at last. We should build on that, not throw it all away.

If the Majority wants us to think they care about women's health, it is time for them to walk the walk. That means stopping these partisan political games, and allowing the fully constitutional reforms in the Affordable Care Act to work for women.

Mr. DAVIS of Illinois. Madam Speaker, when it comes to health care in the United States low-income and minority people are underserved and uninsured, with this in mind the health care reform legislation was passed by Congress and signed into law by President Obama on March 23 of 2010. This law ensures that all Americans have access to quality, affordable health care. The non-partisan Congressional Budget Office has determined that this law will provide coverage to 32 million more people, or more than 95 percent of Americans, while at the same time lowering health care costs over the long term and reducing the deficit by \$138 billion through 2019, with \$1.2 trillion additional deficit reduction in the following 10 years.

When considering this law I cannot help but think of the 52,000 children and families from the 7th district of Illinois that do not have coverage or have low-quality health care coverage. The Affordable Care Act provides the following benefits to these individuals:

Improves coverage for 334,000 residents with health insurance.

Gives tax credits and other assistance to up to 158,000 families and 14,100 small businesses to help them afford coverage.

Improves Medicare for 76,000 beneficiaries, including closing the donut hole. Extends coverage to 52,000 uninsured residents.

Guarantees that 11,500 residents with pre-existing conditions can obtain coverage.

Protects 1500 families from bankruptcy due to unaffordable health care costs.

Allows 60,000 young adults up to the age of 26 to obtain coverage on their parents' insurance plans.

Provides millions of dollars in new funding for 92 community health centers.

Reduces the cost of uncompensated care for hospitals and other health care providers by \$222 million annually.

The Affordable Care Act will help begin to fill the Medicare Part D drug doughnut hole to reduce the cost burden for 76,000 beneficiaries in my district. It's going to extend coverage to 52,500 uninsured individuals who currently go to the county hospital. This legislation, in my mind, is the most impactful health legislation that we have seen since Medicare and Medicaid. The positive impact of this law extends beyond my district, to every district in our country.

The Affordable Care Act provides new ways to bring down costs and improve the quality of care for every individual, including those individuals who historically have had little to no health coverage. This is evident because each year more than 83,000 racial and ethnic minorities die as a result of lacking access to high quality and culturally competent health care. In turn, this cost us more than \$300 billion every year. I am so thankful that there is finally equal access to health care coverage. We should be proud that now children, the elderly, low-income, and minorities can equally access preventative services, primary physicians, and urgent care. I believe the expansion of coverage to these individuals has a major impact on the health of the current generation, as well as future generations.

This law ensures that more than 17.6 million children with pre-existing conditions can no longer be denied quality coverage. It also allows children to stay on their parents' health insurance up to age 26. Now, 410,000 African-American and 736,000 Latino, young adults between the ages of 19–25, who would have been uninsured are now covered under their parents' health insurance. To date about 6.6 million young adults up to age 26 have already taken advantage of this section of the law, and have to obtained health coverage through their parents' plan. Considering 3.1 million of those young adults would be uninsured without this coverage, this law has made a major impact in young peoples' lives. I believe it is imperative to the future well-being of our country that we provide the upcoming generations with this form of adequate and equal healthcare coverage.

In addition, the law now includes a section regarding funding to states for home visitation programs. The funding provides a critical opportunity for federal, state, and local communities to improve the health and well-being of children and families. Quality, early childhood visitation is a proven and cost-effective method to improve schools readiness, well-being, and health for children and families. I truly believe in the importance of this provision that is

why we have worked bipartisantly for over five years to establish these evidenced based prevention grants to prepare our youngest citizens for success in school and life.

Older adults spend more money on health related costs than any other age group and they have the most health related needs, for this reason I am grateful that this law extends coverage to older adults. I am proud that we can now rest assured because, 4.5 million African American and 3.9 million Latino elderly and disabled who receive Medicare will have expanded access to preventative services with no cost-sharing, including annual wellness visits with personalized prevention plans, diabetes and colorectal cancer screening, bone mass measurements and mammograms. In fact, during 2011, 2.3 million seniors had a free Annual Wellness Visit under Medicare. We have seen this law continue to help older adults during 2012, with already 1.1 million seniors receiving a free visit within the past six months. We should also note that in 2011, 32.5 million seniors received one or more free preventive services. I believe this is outstanding, and with 14 million seniors having already received these services this year, we can anticipate even more seniors being served by the end 2012.

I am proud that the Affordable Care Act also includes the Community First Choice Option, it is a provision I have worked very hard on. This law is a major step forward to ending Medicaid's institutional bias by allowing states to give individuals with disabilities who are Medicaid eligible and who require an institutional level of care to choose between receiving care at home or in a nursing facility. Receiving community-based services and supports is critical to allowing people to lead independent lives, play an active role in day-to-day family life, have jobs, and participate in their communities. These are services our older adult population and citizens with disabilities need. It will keep them stronger and healthier longer.

I am extremely happy that in 2014 Medicaid coverage will expand to include families with incomes at or below 133 percent of the federal poverty guidelines. Our public health care system is overloaded and stretched past the breaking point and the extension of Medicaid is critical to sustaining that system. This expansion will now include adults without dependent children living at home; this is a population that has previously not been eligible in most states. This ensures that all individuals have equal access to health care coverage. I will be watching closely to ensure that this provision of the law is implemented in a manner consistent with the best interests of the American people.

The Affordable Care Act has expanded coverage to minority and low-income individuals, who have historically had the lowest health care coverage. In fact, it is estimated that by 2016, 3.8 million African Americans and 5.4 million Latinos, who would otherwise be uninsured will gain coverage. This means that by 2016, 6.2 million Americans who would otherwise have to go to the emergency room for a minor ear ache now has the opportunity to go to a primary physician at a medical home. Also, starting in August, millions of women will begin receiving free coverage for a package of comprehensive women's preventive services. This allows us to anticipate lower rates of prenatal medical issues and that future generations will be born healthy.

The law also provides funding to improve quality of care and management of chronic diseases that are more prevalent amongst African Americans and Latinos. This will ensure that individuals with chronic diseases can receive the medication and care needed for their wellbeing. It is reassuring to know that 105 million Americans will no longer have a lifetime limit on their coverage.

I feel that one of the greatest benefits of the Affordable Care Act are the laws that assists medical institutions in eliminating disparities that both African Americans and Latinos face in their health care services. More funding is now going towards data collection and research about health disparities. The second part of this funding extends to increase racial and ethnic diversity of health care professionals and strengthen cultural competency training among providers. This will improve diversity and equality in the health care industry. In fact it is estimated that by 2014 the percentage of African Americans in the National Service Corps will increase from 6 percent to 18 percent, and the percentage of Latinos will increase from 5 percent to 21 percent. This is an amazing improvement that I am proud to witness during my service. I hope that this increase in diversity inspires and empowers the next generation of doctors, nurses and surgeons to advocate for even further health care equality for all people.

Mr. ISRAEL. Madam Speaker, I rise today to speak in opposition to the Patients' Rights Repeal Act.

House Republicans began the majority by passing a budget that takes Medicare away from seniors. They are now trying to end their majority by passing a repeal of patient protections for everyone else in the middle class.

With this bill, they will take away a woman's protection against an insurance company's decision to deny coverage because breast cancer is a preexisting condition. They will take away coverage of kids on their parent's policy until the age of twenty-six. They will take away the prohibition against lifetime and annual limits.

House Democrats want to move forward to pass comprehensive legislation to help small businesses create jobs and strengthen the middle class. House Republicans want to move backwards to repeal patient protections in order to help big insurance companies and weaken the middle class.

Mr. BISHOP of Georgia. Madam Speaker, when I first ran for Congress in 1992, I pledged to my constituents that I would use the political process to improve the lives of people and communities of the Second Congressional District of Georgia. For this reason, I supported the Affordable Care Act in 2010 because I believed that it would make a significant difference in making health care more affordable and more accessible.

I still believe in the effectiveness of the law more than two years after its enactment. In fact, it is needed now more than ever. My District has high rates of diabetes, cancer, heart disease, and obesity. Many of my constituents cannot get health insurance because they have reached their lifetime limit or they have a pre-existing condition. I also have heard from seniors who cannot afford their prescription drugs because they have fallen into Medicare's "donut hole," small businesses owners who find the cost of health insurance to be too high, and residents of rural communities who must travel long distances to find a doctor.

They deserve better. We all do.

Repealing the Affordable Care Act would be a significant setback for these Georgians as well as the entire nation. According to a Washington Post editorial Tuesday, since the health reform law was enacted, increases in national health expenditures have slowed, saving Americans more than \$220 billion. In Georgia alone, the closure of the "donut hole" in coverage to date has saved Medicare recipients over \$13 million. Already over three million residents are free from worrying about lifetime limits on coverage. The law's insurance reforms, which already have taken effect, will allow 123,000 young Georgians stay on their parents' plan until age 26 and ensure the protection of over 26 million children nationwide with pre-existing conditions.

Now that it has been upheld by the United States Supreme Court, we must work together to ensure that the Affordable Care Act remains the law of land so that America can be a healthier, more prosperous, and more just nation.

What I said two years ago still holds true today. As a man of faith, I know that Jesus taught us to provide and care for others, especially the "least of these," or those that have few advocates. I believe He would take care of this immediate need of the people and not let them fend for themselves. This law goes a long way toward living up to this moral principle, and I urge my colleagues to oppose its repeal.

Mrs. MILLER of Michigan. Madam Speaker, I have some simple questions for those who support Obamacare . . . how does the hiring of over 16,000 new IRS agents provide anyone greater access to care? How does hiring 16,000 new IRS agents improve the doctor patient relationship? How does hiring 16,000 new IRS agents lower the cost of healthcare?

The fact is those new IRS agents won't do anything to improve healthcare because IRS agents don't help deliver affordable and accessible healthcare—they collect taxes and Obamacare is definitely chock full of new taxes to be collected.

Taxes on tanning, taxes on healthcare policies the government deems are too good, taxes on employers for providing health insurance the government deems is not good enough, taxes on income, taxes on drug manufacturers, taxes on medical devices, and even a massive new tax for not having health insurance.

While President Obama has done little to help create the private sector jobs we so desperately need in this country he has certainly done a lot to promote full employment among tax collectors.

The fact of the matter is those who wrote this bill sold it to Congress and the American people saying that the individual mandate was not a tax, and it is a massive new tax. And I would hazard to say that if it was sold as what it truly is then it never would have passed either the House or Senate.

Just before passage then Speaker PELOSI famously said we had to pass the bill to find out what's in it. Well the American people have found out what is in Obamacare and they don't like it one bit. Sure there may be parts that they like, but not the full trillion dollar monstrosity.

We can do better and the American people certainly deserve better.

Let's repeal this bill today, start over and give the American people what they want . . .

legislation that supports private sector solutions to reduce costs, improve access to care and strengthen the doctor patient relationship out of the reach of your local IRS agent.

Mr. RIVERA. Madam Speaker, I rise in support of the "Repeal of Obamacare Act" before us today. I commend our Leadership for bringing this bill to the Floor so quickly to enable us to start the important process of repealing and replacing this job-destroying healthcare law. Our vote today demonstrates once again our commitment to our constituents that we will protect them from government interference with their relationship with their doctors and fulfill our promise that we will protect all Americans from new taxes on the middle class.

I strongly support healthcare reform, for example, by offering tax credits for individuals to purchase healthcare insurance, by allowing small businesses to pool together beyond state lines, thus gaining bargaining leverage to purchase more affordable health insurance policies for their workers, and by prohibiting insurance companies from denying coverage due to pre-existing conditions.

As we begin the process of replacing Obamacare with commonsense reforms that lower healthcare costs for families and small businesses and increase access to affordable quality care, we must ensure that the replacement includes critical Medicaid funding for Puerto Rico and the other territories. The funding, originally added to Obamacare legislation because it was the sole legislative vehicle available at the time, has just begun to reverse federal policy that has treated our fellow Americans in Puerto Rico inequitably. Where previously Washington paid less than 20 percent of Puerto Rico's Medicaid costs, the federal government is now paying 35 percent of the cost of the program. This is a step in the right direction, but still far below equal treatment. By comparison, the federal government pays nearly 70 percent for the District of Columbia's program and 75 percent for Mississippi's program. How can we continue to ask the U.S. citizens of Puerto Rico to do their share in service to our country—with hundreds of thousands serving honorably in the U.S. military—when the federal government isn't doing its part to treat them fairly in federal programs like Medicaid? This isn't about a hand out, but rather a level playing field to provide a fair and just level of medical care to every American citizen.

I have voted to repeal Obamacare, and will continue to do so until we prevail, and intend to work on reform measures that include access to high quality health care at affordable costs. Ensuring the current levels of Medicaid funding for Puerto Rico and the territories must be part of that reform effort.

Mr. MARCHANT. Madam Speaker, the Supreme Court ruled that the individual mandate was Constitutional. But the cost of the Patient Protection and Affordable Care Act, or "Obamacare", remains grievously unsustainable. Unless Obamacare is repealed, either in whole or in part, America's healthcare system will prove to be a ticking fiscal time bomb.

Regardless of the Obama plan, healthcare payment rates across Medicare, Medicaid, and private insurance are alarming. According to the Congressional Budget Office, between 1975 and 2005, annual per-person health spending in the United States rose, on aver-

age, 2 percentage points faster than per-person economic growth. In other words, healthcare costs have outpaced our national income.

Now add Obamacare: massive new entitlements, additional dependence on government, tax hikes, bureaucratic micromanagement of healthcare, and the possibility of Congress taxing other forms of inactivity in the future. In 2014, Obamacare will significantly expand Medicaid to childless adults with incomes up to 138 percent of the poverty level. If states don't expand Medicaid, 11.5 million very poor adults will be on their own. That is more than the entire population of Greece.

Americans that fail to follow the healthcare mandate will be required to pay a penalty, or an Obamatax, starting in 2014. When fully phased in two years later, the penalty will be \$695 for each uninsured adult or 2.5 percent of family income, whichever is greater, up to \$12,500.

Madam Speaker, America is facing a genuine healthcare crisis. But our country also has 13 million unemployed and millions of others are struggling. They simply can't afford a new tax imposed by Washington. There is a way to improve both our healthcare system and fiscal outlook, and it starts by repealing Obamacare.

Mr. PLATTS. Madam Speaker, today's vote by the U.S. House of Representatives to repeal the health care law will ensure continued scrutiny of a complex law that was wrongly rushed through the legislative process and largely remains a mystery to a vast majority of the American people. Given that rising health care costs are the main driver of our Nation's long-term debt crisis, it is imperative for Congress to fully debate a policy that will have such dramatic ramifications for future generations of Americans.

The health care law was enacted more than two years ago. Yet health care costs continue to rise. Uncertain business owners are hesitant to invest and hire workers. And major portions of the law—including higher taxes on businesses, increased taxes on certain medical devices, and countless new regulations—have yet to even be implemented. This massive new entitlement program will cost taxpayers more than \$2 trillion per decade, further burdening our already crippling national debt.

Truly reforming our health care system requires a common-sense, step-by-step approach that will lower costs and better ensure access to affordable, quality health care. Opponents of the health care law have long proposed alternative solutions—such as allowing small businesses to form health insurance pools and join together across state lines to purchase health insurance, medical malpractice liability reform, and insurance reforms addressing the issues of pre-existing conditions and allowing young adults to remain on their parents' plans—that would achieve these goals.

The status quo in health care is clearly unacceptable. A narrow majority of the Supreme Court may have upheld the constitutionality of the health care law last week, but that does not change the fact that this law is clearly bad public policy. Congress must continue to press for true, common-sense reforms focused on lowering the cost of health care for all Americans.

Mr. POSEY. Madam Speaker, I rise to express my support for the bill before us today

that would repeal the health care law. The new health care law is unworkable, unaffordable, compromises the doctor-patient relationship, and undermines individual liberty and personal freedom. It was for these reasons and others that I opposed the bill two years ago.

Let's remember that this health care law was drafted behind closed doors and the American people were told by congressional leaders at the time that Congress had to pass it so that the American people could see what was in the 2,000-page bill. Americans have begun to see more of what is in the bill, and according to the latest polls most Americans want the law repealed. Dozens of states, including Florida, have indicated that they will do what the Supreme Court has said they can do, and that is to refuse to implement key components of the law.

For America's senior citizens there are key provisions of this law that are of great concern. The Congressional Budget Office's March 1, 2010 analysis concluded that the health care law cuts Medicare spending by at least \$500 billion. It also leaves in place the flawed Medicare physician payment system that threatens senior's access to physicians as it allows a 33% reimbursement cut to take effect on December 31, 2012. This will harm seniors' access to medical care.

The new health care law makes deep cuts to Medicare Advantage plans, which will result in millions of seniors' losing their MA health plans. In fact, millions of seniors' were scheduled to lose their MA plans on December 31, 2012, except that the Administration "found" money to plug the hole for one year so that seniors would not receive a letter two months from now telling them that their MA health plan would no longer be available to them. Seniors are also very concerned about the Independent Payment Advisory Board (IPAB), which has broad unbridled authority to unilaterally eliminate Medicare benefits. IPAB must be repealed.

Americans were promised that they would be able to keep their current health care plan, but millions of Americans would have already lost their plan had a temporary waiver not been granted to simply delay their loss until next year. Millions more will lose their current coverage and be forced into government directed health care in 2014 if this law is not repealed.

Americans were told that the law would save money and would "only" cost \$938 billion. However, the non-partisan Congressional Budget Office (CBO) recently raised the 10-year cost of the law to \$1.8 trillion. The United States has a national debt of over \$16 trillion and we simply cannot afford the new law, as it will continue to saddle future generations of Americans with debt they cannot possibly repay.

We were promised the health care law would "lower your premiums by \$2,500 per family" by the end of 2012. But even the Kaiser Family Foundation's 2011 Annual Health Benefits Survey found that premiums increased by over \$1,200 in just the first year since the law's passage and they expect premiums to continue climbing.

We do not need the health care law's 159 new federal agencies and boards that are being created to stand between you and your doctor. Twelve of the nearly two dozen new taxes included in the law will specifically increase taxes on those making less than

\$250,000 a year. These new taxes will not make health care any cheaper, but will further add to the tax burden that is straining family budgets and hampering the ability of small businesses to create jobs.

While I believe that there are shortcomings in our health care system, this health care law was the wrong prescription, and it is for that reason it should be repealed and replaced with a plan based on individual choice, personal liberty and economic freedom.

The SPEAKER pro tempore. All time for debate has expired.

Pursuant to House Resolution 274, the previous question is ordered on the bill.

The question is on the engrossment and third reading of the bill.

The bill was ordered to be engrossed and read a third time, and was read the third time.

The SPEAKER pro tempore. Pursuant to clause 1(c) of rule XIX, further consideration of H.R. 6079 is postponed.

MESSAGE FROM THE PRESIDENT

A message in writing from the President of the United States was communicated to the House by Mr. Brian Pate, one of his secretaries.

RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess subject to the call of the Chair.

Accordingly (at 2 o'clock and 19 minutes p.m.), the House stood in recess.

□ 1500

AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Mrs. EMERSON) at 3 p.m.

REPEAL OF OBAMACARE ACT

The SPEAKER pro tempore. Pursuant to clause 1(c) of rule XIX, further consideration of the bill (H.R. 6079) to repeal the Patient Protection and Affordable Care Act and health care-related provisions in the Health Care and Education Reconciliation Act of 2010, will now resume.

The Clerk read the title of the bill.

MOTION TO RECOMMIT

Mr. ANDREWS. Madam Speaker, I have a motion to recommit at the desk.

The SPEAKER pro tempore. Is the gentleman opposed to the bill?

Mr. ANDREWS. I am.

The SPEAKER pro tempore. The Clerk will report the motion to recommit.

The Clerk read as follows:

Mr. Andrews moves to recommit the bill H.R. 6079 to the Committees on Energy and Commerce, Ways and Means, and Education and the Workforce with instructions to report the same to the House forthwith with the following amendment:

Add at the end the following new section:

SEC. 5. MEMBERS OF THE HOUSE OF REPRESENTATIVES WHO VOTE TO REPEAL HEALTH CARE FOR THEIR CONSTITUENTS MUST FORFEIT THEIR OWN TAXPAYER-SUBSIDIZED HEALTH BENEFITS.

(a) FORFEITURE OF FEHBP BENEFITS BY ANY MEMBER VOTING IN FAVOR OF HEALTH CARE REPEAL.—A Member of the House of Representatives who votes in favor of passage of this Act (including the repeal of the patient benefit protection provisions described in subsection (b)) shall become ineligible to participate, as such a Member, in the federally funded Federal employees health benefits program (FEHBP) under chapter 89 of title 5, United States Code, effective at the beginning of the first month after the date of the enactment of this Act.

(b) PATIENT BENEFIT PROTECTION PROVISIONS.—For purposes of subsection (a), the patient benefit protection provisions described in this subsection include any provision of (or amendment made by) the Patient Protection and Affordable Care Act or the Health Care and Education and Reconciliation Act of 2010 that provides for or protects patient benefits, including the following:

(1) PROHIBITION OF PREEXISTING CONDITION EXCLUSIONS.—Section 2704 of the Public Health Service Act relating to the prohibition of preexisting condition exclusions or other discrimination based on health status.

(2) FAIR HEALTH INSURANCE PREMIUMS.—Section 2701 of the Public Health Service Act relating to fair health insurance premiums, and prohibiting gender-based discriminatory premium rates.

(3) COVERAGE OF ADULT CHILDREN UNTIL AGE 26.—Section 2714 of the Public Health Service Act relating to the extension of dependent coverage for adult children until age 26.

(4) CLOSURE OF MEDICARE PART D DONUT HOLE.—Section 1860D-14A of the Social Security Act relating to the Medicare part D coverage gap discount program.

(5) NO LIFETIME OR ANNUAL LIMITS.—Section 2711 of the Public Health Service Act relating to no lifetime or annual limits.

(6) PREVENTIVE HEALTH SERVICES COVERAGE WITHOUT COST SHARING.—

(A) Section 2713 of the Public Health Service Act relating to the coverage of preventive health services without cost sharing.

(B) The amendments made by sections 1043 and 1044 of the Patient Protection and Affordable Care Act (as amended by section 10406 of such Act), relating to an annual Medicare wellness visit and Medicare payment for preventive services without cost sharing including colorectal cancer screening.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from New Jersey is recognized for 5 minutes in support of the motion.

(Mr. ANDREWS asked and was given permission to revise and extend his remarks.)

Mr. ANDREWS. Madam Speaker, if my amendment passes, we will proceed immediately to final passage of this bill. It doesn't delay or defer consideration in any way.

My amendment raises the following question: Should Members of Congress live by the same laws we write for everyone else?

I say we should.

The last 2 days have been filled with sincere focus and passionate debate about the future of the Affordable Care Act. Members whom I respect and admire have taken strong positions saying we should repeal the law. Members

whom I respect and admire have taken strong positions saying we should uphold and enforce the law, as I believe strongly.

But whether you believe in the repeal of the law or the upholding of the law, you ought to believe in the basic principle that when we write a law around here, we should live by that law the same way everybody else does. So my final amendment says that supporters of repeal should live by the same consequences that everyone else will live by if they succeed in repealing the law.

You see, because if my amendment does not pass and the bill passes, Members of Congress will be protected if an insurance company tries to discriminate against us because we have had breast cancer or asthma or diabetes, but our constituents will not enjoy that protection.

If my amendment does not pass but the underlying repeal bill does pass, Members of Congress cannot be forced to pay higher premiums because they are female or because they are a certain age, but our constituents will not enjoy that protection.

If the final bill passes without my amendment passing, we will be able to take our sons and daughters who are less than 26 years of age and keep them on our own policies, but the people who pay our salaries, our constituents, will not have that protection.

If the underlying repeal bill passes without the amendment that I'm offering, then we would, as Members of Congress, get help paying high prescription drug bills under Medicare, but our constituents under Medicare would not enjoy that same benefit.

If my amendment does not pass, and the underlying repeal bill passes, if, God forbid, a member of our families is struck with a horrible disease or malignancy and runs up millions of dollars of bills, the insurance company will not be allowed to say, "Sorry, we're going to stop paying your health care bills because you've run up against a lifetime or annual policy limit," but Members of Congress will have that protection.

So, you see, I think this comes down to a basic point: If we write a law, we should live by it. This is something that I think most Members, liberal, conservative, Republican, Democrat, say when we go home to our district.

We, frankly, have all encountered constituents who wonder why we don't pay into Social Security. The truth is we all do—we all do—just the way our constituents do.

We run into constituents who say that they don't understand why our sons and daughters can pay off their student loans or get them forgiven for free when their kids can't. That's false. Our sons and daughters live under exactly the same student loan rules everybody else does.

We have people ask us, you know, how come we don't follow the tax laws everybody else does. We most certainly do. Republican, Democrat, liberal, and