

Third, this bill basically covers preventive services. We all know the story: Get in and see a doctor for a colonoscopy or a mammogram. Early detection and treatment is money saved and lives saved. We extended preventive care under Medicare. For 1.3 million Medicare recipients in Illinois—just in my State, 1.3 million; more in the Presiding Officer's State—they have preventive care now that they didn't have before. It means they are likely to stay healthy longer and cost less to our health care system. This is another aspect they want to repeal, those who are running against the affordable care act, running against the health care bill President Obama has pushed for.

There is also a provision which says insurance companies have to spend 80 percent of the premiums they collect—80 percent—on actual medical care. They can take 20 percent for profits and administrative costs and the like but 80 percent on actual medical care. The State of Minnesota already had that on the books, and it worked. So we said let's do it nationwide so if premiums go up, it is to reimburse health care—not to take out in profits, not to take it out in bonuses, not to spend on an advertising budget for an insurance company. That is a big change. The insurance companies hate it like the devil hates holy water, and the Republican Presidential candidates want to repeal it. I think it is a sensible change to ensure coverage and one that we ought to protect, not prohibit.

There are other provisions in this law as well, but one that affects me personally and has affected, I am sure, thousands of Americans is the question of preexisting conditions. Do you have one? A lot of people do. A lot of people don't even know they have one. Sometimes insurance companies dream them up. They would deny coverage for health insurance if somebody had—get ready—acne, a preexisting condition so no coverage. If there is a history of suicide in a family, they would deny them health care coverage, preexisting condition.

Let me just say to every parent listening: Thank the Lord if your child doesn't have asthma, diabetes, or something more serious because until the affordable care act was passed, that was enough to disqualify your child and maybe your family from health insurance coverage. Oh, they can't wait to repeal that. They say: Let's repeal ObamaCare. Let's get rid of that preexisting condition provision, and let those insurance companies deny coverage.

America, is that what you want? Is that what you are looking for? Is that too much government to say to insurance companies: You can't deny children under the age of 18 health insurance coverage if they are victims of diabetes, if they have had a bout with cancer, if they have asthma? Oh, some of these folks are for the Wild West: Get government out of my life.

I will tell my colleagues this: We know sensible regulation of insurance coverage gives people peace of mind and gives families a chance to know their child with a challenge or a problem is still going to get the very best medical care.

There is something called lifetime limits, which is another change. You go to the doctor, and the doctor says: Well, sorry to tell you, but you have been diagnosed with a form of cancer. We can treat it. It is going to take aggressive chemo, radiation, maybe even surgery. It is going to take some time, and it is going to cost some money, but at the end of the day we are going to save your life, and you are going to live. You are going to live to see your daughter's wedding, and you are going to live to see your grandchildren.

Then you get into it. You say: I am determined, my family is with me. I am going to pray for it and get the right outcome.

Guess what happens. It turns out the cost blows the lid off your health insurance coverage. You had a lifetime limit on how much they would pay, which you never thought you would use until that diagnosis came down. So now we have basically said we are removing lifetime limits on health care. That is part of ObamaCare. That is part of the affordable care act.

So I say to my Republican friends and those running for President: You want to go to the American Cancer Society and enter into a debate with them about whether lifetime limits are the right thing to do? They are going to explain to you thousands and thousands of American examples of why people with lifetime limits end up in a tragic situation where they need more coverage, they need more care. Their lives can be saved, but their health care coverage is cut off. That was the old days. That was before the affordable care act.

So those who want to repeal it stand up and get cheering crowds. In those cheering crowds are cancer patients. They ought to stop and think before they start cheering and know what they are cheering for.

The affordable care act is a sensible, reasonable step in a direction toward containing health care costs and making health care insurance coverage fairer for Americans all across our Nation.

Is it a perfect law? Of course not. As I have said many times, the only perfect law I am aware of was carried down a mountain on clay tablets by Senator Moses. Ever since, we have done our best. We can always do better, and I am open to change, I am open to improvement. But for those who want to walk away from the affordable care act, listen to what they are walking away from.

They are imposing a \$1,000 premium on families to pay for the uninsured who will not accept their personal responsibility to buy health insurance. They are walking away from helping

seniors pay for their Medicare prescription drugs. They are turning their back on families with young children fresh out of college looking for jobs, with no health insurance coverage. They are inviting the insurance companies to once again turn down your child and your family because of a preexisting condition. They are saying, once again: Let's get into the world of lifetime limits on insurance no matter how much health care costs.

That is their idea of a future—not mine, not my family's. I have lived through part of this. Many others have as well. So when you hear their cheering crowds about repealing the affordable care act, hoping the Supreme Court finds some aspect unconstitutional, step back and ask those cheering crowds about their own health insurance.

The last thing I want to say is this. It is interesting that Senators are debating this. You ought to see our health insurance. You ought to see what we have as Members of Congress. We have the Federal Employees Health Benefits Program. Guess what. It is a government-administered program. Oh, my goodness. You mean Republican Senators are part of a government-administered health care program? Yes. And you mean to tell me they have to deal with an insurance exchange? Yes. That is what the Federal Employees Health Benefits Program is.

Eight million Federal employees and their families choose once a year—in my case from nine different plans that cover Illinois. We like our coverage in my family. Federal employees like their coverage. Senators like their coverage. But when it comes to extending this same benefit to every other American, oh, what a horror story; that is too much government. Really? If you are a person of principle and believe a government-administered health care plan is too much government, step up here in the well and tell people: I am giving up my Federal health insurance. I have not heard a single Republican Senator say that—not one. So let's find out. When we come down to the question about health care insurance for all Americans, I think they deserve at least the kind of coverage that Members of Congress have.

Madam President, I yield the floor.

RECOGNITION OF THE MINORITY LEADER

The ACTING PRESIDENT pro tempore. The Republican leader is recognized.

JOBS ACT

Mr. MCCONNELL. Madam President, for the past several months, I and others have been calling on the Democratic majority here in the Senate to take up and pass the various bipartisan jobs bills that House Republicans have been sending across the dome. These bills on their own certainly will not

solve the jobs crisis, but they will make it a lot easier for entrepreneurs and innovators to get the capital they need to build businesses and create jobs. And because these bills are more concerned with getting Washington out of the way than getting it more involved, these bills also send an important message that the economy and the country are a lot better off when folks have more control over their economic destinies, not less.

Last night, we were on the cusp of passing a collection of bills known as the JOBS Act. This bill had overwhelming bipartisan support in the House. Nearly 400 Members voted for it. And the President himself says it will create jobs, he supports it and would sign it into law.

Unfortunately, a handful of Democrats here in the Senate wants to slow it down. They denied Americans this bipartisan victory for jobs that we could have had last night.

So this morning I would ask our friends on the other side to reconsider. I would ask them to put the politics aside and allow this bipartisan bill to actually move forward. We could pocket this achievement and move on to other measures, including the reauthorization of the Export-Import Bank, which I suggested yesterday. One bill alone cannot undo the damage inflicted on the economy by this administration, but it sure could help, and we need to show the American people we can do this.

This bill is exactly the kind of thing Americans have been asking for: greater freedom and greater flexibility. That is one of the reasons it has had such overwhelming bipartisan support. At a moment when millions are looking for work and Democrats say they want more bipartisan action on jobs, this is it.

We are in the middle of March Madness here. To use a basketball metaphor: This is a layup. Let's get it done.

HEALTH CARE

Mr. MCCONNELL. Madam President, this week marks the 2-year anniversary of the President's health care law—one that is often described as his signature legislative achievement. But you would not know it based on the President's schedule this week. For a President who is not particularly shy about taking credit even for things he did not have anything to do with, he is curiously silent this week about a bill he talked about for more than a year before it passed. According to news reports, the President does not even plan to mark the occasion.

Well, we are happy—Republicans are very happy—to talk about it for him, even though he is reluctant. We are happy to point out the ways in which this law has failed to live up to the promises the President made about it. We are happy to make the case for why this unconstitutional infringement on America's liberties needs to be re-

pealed and replaced with the kind of commonsense reforms Americans actually want.

Two years ago, then-Speaker PELOSI said:

We have to pass the bill so that you can find out what is in it.

Well, 2 years later, here is what we have found so far.

The Democrats' health care law has led and will continue to lead to higher costs and hundreds of thousands of fewer jobs over the next decade.

We now know it is loaded with broken promises, such as the one the President made over and over during the health care debate. He said:

If you like your current plan, you will be able to keep it.

According to the independent Congressional Budget Office, 3 million to 5 million Americans will lose their current plan each year under the most likely scenario.

The health care law will strip billions out of Medicare and increase the Medicaid rolls in States by nearly 25 million, costing already cash-strapped States an additional \$118 billion and almost certainly lowering the quality of care for millions of Americans who depend on this vital program.

In my State of Kentucky, an estimated 387,000 more people will be forced into Medicaid—at a time when Kentucky's Medicaid Program is already facing huge deficits just trying to provide benefits to current Medicaid recipients. As a result of this law, more than a million Kentuckians or 29 percent of my State's population will soon be on Medicaid. Kentucky's Governor, a Democrat, is on record saying he has no idea—no idea—how Kentucky will meet its responsibilities if the law forces several hundred thousand more people into the State's Medicaid Program. The math simply does not add up.

This is just one example of how the law is unsustainable and hurts the most vulnerable the most. The bottom line is this: This health care law is an absolute mess—a mess—and the American people do not want it. According to a Washington Post-ABC News poll out this week, more than a half of Americans do not like it—a figure that has not changed much at all since the Democrats forced it through Congress 2 years ago. Two-thirds believe the Supreme Court should throw out the individual mandate or the whole law.

When it comes to the cost of health care, this law makes everything worse. Two and a half years ago, the President said his health care plan would “slow the growth of health care costs for our families, our businesses, and our government.” Yet the Obama administration itself now admits total spending on health care will increase by \$311 billion under the President's health care law. According to the CBO, it increases net Federal health spending and subsidies on health care by \$390 billion, and drives up premiums on families by \$2,100 per year.

Americans wanted lower costs and to have more control of their health care decisions, and they got the opposite instead. They wanted lower premiums; they got higher premiums. They wanted a government that lives within its means, and they got a new entitlement instead. They wanted more options; they got fewer. They wanted better care; it is going to be worse. That is why Americans want this bill repealed.

Look, this bill would be unconstitutional even if it did the things the President said it would. But the fact that it did the opposite of what he promised means it should be repealed either way, whether the constitutionality of it is upheld or not.

It should say something when the President himself is not talking about this bill except in closed campaign events.

It is time to repeal this bill and replace it with the kind of commonsense reforms people want—reforms that actually lower costs, protect jobs and State budgets, and return health care decisions back to individuals and their doctors. That is a reform that both parties and all Americans could support.

Madam President, I yield the floor.

The ACTING PRESIDENT pro tempore. The Senator from Illinois.

HEALTH CARE REFORM

Mr. DURBIN. Madam President, those who have followed this debate know Members can disagree, and, obviously, I disagree with the Republican leader on the issue of health care reform. I would say there are a couple elements I would add.

Yes, we expand the Medicaid rolls. That is health insurance for those in low-income categories. But the Federal Government picks up the tab. It is not an added expense to the State governments for 4 or 5 years, and we are hoping their economy gets better.

What about the 1 million Kentuckians who are going on the Medicaid rolls? Those 1 million Kentuckians have no health insurance today. Will they ever get sick? Will they show up at a hospital? Yes, they will. Who will pay for their bills? The rest of the folks living in Kentucky with health insurance and the rest of us.

Is that fair? Do these people have a personal responsibility to have health insurance, as long as we help them, if they are in lower income categories, pay the premiums with tax breaks and enrolling them in Medicaid? Of course they do.

Accepting personal responsibility used to be the first thing the Republicans told us about their family values. Why don't people have to accept personal responsibility and have health insurance so the cost of their care is not borne by their neighbors and the rest of America?

Let me also add again, Members of the U.S. Senate have a government-administered health care program that