

The PRESIDING OFFICER. Under the previous order, the motion to reconsider is considered made and laid upon the table. The President will be immediately notified of the Senate's action.

LEGISLATIVE SESSION

The PRESIDING OFFICER. The Senate will resume legislative session.

VETERANS JOBS CORPS ACT OF 2012—MOTION TO PROCEED—Continued

The PRESIDING OFFICER. The Senator from Michigan.

THE FARM BILL

Ms. STABENOW. Madam President, as we come back into session this evening and into September, as Chair of the Agriculture Committee I have one message for colleagues in the House of Representatives—for the Speaker, for the Republican leadership—and that is, we need a farm bill now.

We have 20 days until the farm bill expires—only 20 days. If that happens, if the Republican leadership does not work with us to pass a 5-year farm bill, they are going to reset the clock for rural America all the way back to 1949. Because if the farm bill expires, we go back to Depression-era policies that include government planting restrictions and expensive price supports—absolutely unacceptable.

Some of those policies even reference prices from before World War I. This would be terrible for our family farmers and ranchers. It would throw the markets into complete disarray. There is no reason this should be allowed to happen. The full Senate has worked together and passed a bipartisan farm bill. The House Agriculture Committee worked together and passed a bipartisan farm bill. It is time for the House to complete its work. The House Republican leadership has refused to let the bipartisan bill come up for a vote.

Despite our best efforts in speaking with colleagues and working together over the August break to try to come up with a way to get this done, we find ourselves in a position now where our only opportunity is for the House to take up the bill that was passed by their committee and get this done. I have never seen a situation where a farm bill—this is my fourth one I have been involved with—comes out of committee on a bipartisan basis, and then the House will not take it up, which is exactly where we are.

Instead, they sent us a so-called disaster relief bill that, unfortunately, only helps some livestock producers with the drought this year. It does nothing for the rest of the Nation's farmers who have been hurt so badly this year by frost and freezes. Our farm bill does that. In fact, our farm bill is better for livestock. It is a permanent livestock disaster assistance program

with a better structure and support than that which was sent by the House of Representatives.

A full 5-year farm bill gives much more comprehensive disaster assistance to livestock producers and to other farmers who have been hit. Other farmers who have watched as their crops withered under the unforgiving Sun want to know that not only will we have a 5-year policy in place, but that we are going to strengthen crop insurance, which is really the backbone of supporting farmers in these kinds of situations.

We strengthen crop insurance and expand it so more farmers can have access to risk management tools on their farms. That was the No. 1 issue that we heard in all of our hearings, to strengthen crop insurance. And that is what we did. That is one of the reasons we need to get a 5-year farm bill done.

I am looking at my colleague from Iowa, the distinguished Senator who chaired the committee before me. I know he shares the same feeling that I do, that we need to get this bill done in the House of Representatives.

We know our farm bill also fixes dairy support so dairies do not go through what they went through in 2009, when thousands of farms went bankrupt. Frankly, not changing the policy for dairy is a disaster waiting to happen. So we need to get the farm bill done.

We also reform programs. We know we have ended direct payments and altogether four different subsidies, saving \$15 billion while strengthening crop insurance. We streamline and address duplication, crack down on waste, fraud, and abuse. In the end, our bill saves \$23 billion for taxpayers—\$23 billion to pay down the debt. The only real deficit reform we passed in the Senate was our farm bill, which we worked on together.

Unbelievably, the House Republican leadership still stands in the way of passing our bipartisan bill or their own committee's bipartisan bill. On Wednesday we are going to see thousands of farmers around the country coming to Washington with a simple message: We need a farm bill now. Members are going to have visits from farmers and ranchers from their States. House Members will be hearing from members in their districts. They have one simple message. Those farmers knew when there is work to be done you do not put it off to another day. Not if you are going to be successful as a farmer. And we shouldn't be kicking the can down the road either. They can't say: I don't want to harvest my crops right now. I think I will do it in a few months or next year or tell the banker to wait until later so I can figure out what I have to make decisions on for next year. They know that when the crops need to be harvested, the work needs to get done now.

Well, we have 19 days left. This is day 20. We are going to count it down every day because we have to get this done in

the House of Representatives. We did our job in the Senate on a bipartisan basis. I was very proud to join with our colleague Senator ROBERTS and all of our committee who worked so well together and worked so hard, and I again thank the leadership on both sides of the aisle for giving us the time to get it done. We got it done, and we did it in enough time to give the House time to do it in July before the August break. But that didn't happen. Now it is time to get it done. The House Agriculture Committee did its job. It is time for the House Republican leadership to schedule a vote to get this done, to support rural America—our farmers and ranchers and families who are counting on the safest, most affordable food system in the world to be able to continue. We don't need to kick this can down the road and create another crisis for farm country.

Madam President, I wish to thank my colleagues who are waiting to talk about another very important subject. I appreciate their giving me the time for a few words.

Mr. HARKIN. Madam President, would the Senator yield for a question?

Ms. STABENOW. I would be happy to yield.

Mr. HARKIN. Madam President, I would like to compliment the Senator from Michigan for her great leadership on agriculture policy, food policy. A big part of this bill is making sure that our kids in America get adequate nutrition, that our elderly get good nutrition. Our summer and afterschool feeding programs and feeding programs for our seniors are all wrapped up in this bill too.

I was in Iowa in August and met with a lot of farmers, and they were a little perplexed.

They said: Wait a minute. You passed a bill in the Senate?

I said: Yes.

So I ask the Senator from Michigan, did not that bill have the support of all the major farm organizations?

Ms. STABENOW. Absolutely. We had the support of farm groups and conservation groups all across the country.

Mr. HARKIN. I ask the Senator from Michigan, did not her bill, the bill she engineered and got through here, have the support of consumer groups and parent groups?

Ms. STABENOW. Absolutely.

Mr. HARKIN. It had all that support?

Ms. STABENOW. Absolutely. And because of the wonderful work of the Senator from Iowa on our school nutrition efforts and the Fresh Fruit and Vegetable Program, we had the strong support of families, educators, and schools across the country.

Mr. HARKIN. Conservation groups supported the bill?

Ms. STABENOW. Absolutely.

Mr. HARKIN. Well, what farmers asked me was this: If you had a bill that passed the Senate, a bipartisan bill supported by all the major farm groups, supported by consumer and

conservation groups, why didn't the House just pick it up and pass it?

I didn't have an answer. Does the Senator from Michigan have an answer? Because I don't understand why the House can't take a bill that is so widely supported and is such a bipartisan bill and just pass it.

Ms. STABENOW. Well, the distinguished Senator is absolutely right. One would think this would be the time to just pass it. And frankly, if not, because we know the House committee has a little different view on commodities, we offered to sit down all through August to work that out so we could come back now and come up with something that was a compromise. But the House committee wasn't able to do that because they do not have the support of the leadership to get that done. So here is where we are. What I know is that we have to have movement. We have to have the House act or we are not going to be able to get this done.

Mr. HARKIN. I say to my friend from Michigan, my leader on agricultural policy, she knows there is enough anxiety in farm country now because of the terrible droughts we are having around the country, the shortages that are looming, that now is not the time to add more anxiety to farmers and to farm families and our rural communities across America. So I thank the Senator for her great leadership and for pointing out that as well as acting. Our committee has acted, the Senate has acted, and what the House is doing I just can't figure out.

Again, I compliment the chairwoman of our committee for pointing out that we have 20 days left and we are counting down. I am hopeful the House will hear the voices of our farm country and the bipartisan voices here in the Senate and get a bill passed—or agree to the bill passed in the Senate. I thank the Senator from Michigan.

The PRESIDING OFFICER. The Senator from California.

Mrs. BOXER. Madam President, I ask unanimous consent that when I have completed my statement, Senator HARKIN be permitted to take the floor at that time.

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

THE RYAN BUDGET

Mrs. BOXER. I wish to thank Senator HARKIN because he and I were spending a little time together in the great State of our Presiding Officer, and he and I agreed that one of the issues that ought to be talked about a little bit more involves the stark choice we are facing in November in large part due to the budget of PAUL RYAN, who is now the Vice Presidential nominee for the Republicans. And Governor Romney has endorsed and embraced the Ryan budget.

I think it was Senator HARKIN's idea that we ought to explain that Ryan budget, so I am going to do my best to talk about it as the chairman of the Environment and Public Works Committee, which has the jurisdiction of

highways, bridges, transportation systems, and the environment, and I will also make a couple of comments about Medicare. I know Senator HARKIN is going to go into that in great depth.

I want to make sure everybody understands that what I am talking about comes straight from the budget. So if you look at page 78 of the report accompanying the Ryan budget resolution, Mr. RYAN makes it clear he wants to make devastating cuts to transportation. What do I mean when I say that? I mean devastating. I mean a 50-percent cut, which means about 1 million jobs would be lost if the Ryan budget were to go into effect. We are talking about construction jobs—an area that has been hit so hard. We still haven't come back from this recession. And if there is one thing we learned when we were in the Presiding Officer's great State at that convention, it was the depth of this recession—the worst since the Great Depression. What a time PAUL RYAN picks to bring devastating cuts to the construction industry. I am talking about businesses and jobs mostly in the private sector, not the public sector.

We have to think about the fact that 70,000 of our bridges are deficient and 50 percent of our roads are not in good condition. We know bridges fail. We have seen it happen. We are not only talking about devastating cuts to the construction industry and its workers but a devastating situation for people who use our bridges—the 70,000 of which are structurally deficient—and our roads, which need help. So no country can lead the world if we can't move people and goods, and we cannot be a world power when it comes to transportation.

The Ryan budget is a jobs killer. I am talking about 1 million jobs that would be lost—in the private sector mostly—and it would put our families at risk by neglecting our bridges, our highways and our transit systems. Now, President Obama, on the other hand—and, frankly, a lot of us here on both sides of the aisle—reject the notion that we can walk away from rebuilding our infrastructure. So this is a very key issue.

I said I wanted to speak as the chairman of the Environment and Public Works Committee, and I have talked a little bit about public works, but what does the Ryan budget do to the environment? What he does is he undermines the public health protections provided by the Clean Air Act, the Clean Water Act, the Safe Drinking Water Act, and other landmark laws.

If we look at pages 13 to page 15 of his budget, we can see he cuts \$62 billion for activities such as protecting our drinking water, protecting our air, and preserving our public lands. Let's face it: When kids get asthma, when people are too sick to go to work, when children are too sick to go to school, and when people die prematurely from heart attacks because of the air quality, there are no real savings. He says

he is cutting \$62 billion from the budget. Let me just say that for every dollar we spend on clean air protections, we know we get \$30 worth of benefits. In 2010 alone, the Clean Air Act prevented 160,000 premature deaths. Ask a family who stands to lose the breadwinner in that family: Did we save money? No.

Let me cite some numbers: 1.7 million asthma attacks, 130,000 heart attacks, 86,000 emergency room visits, 13 million lost workdays, and 3.2 million lost schooldays. In 2010 the Clean Air Act prevented all that.

So what is the point, Mr. RYAN? What is the point? It will cost the American public dearly out of their pockets and out of their lives if they suffer more asthma attacks, emergency room visits, lost workdays, lost schooldays, and they have more heart attacks and premature deaths. That is shortsighted. The American Lung Association—and they are not Republican or Democratic—says that 40 percent of our population lives in areas with unhealthy levels of smog or toxic soot.

So let's remember that when we look at a budget, there is a set of values that accompany the numbers. And I don't think it is an American value to say to our people that we don't care if they get sick, they miss work, or they go to the emergency room.

Finally, I want to set the stage for Senator HARKIN's very in-depth discussion about health care. I am just going to talk about Medicare and Medicaid as someone who is privileged to represent, along with Senator FEINSTEIN, the largest State in the Union, with the most senior citizens. We have almost 38 million people. So whenever I talk about this Ryan budget and how many people get hurt, believe me, I speak from the heart when I say we can't let it happen.

The American people know Medicare, they like it, and they do not want to change it. Now, the Republicans tell us their plan saves Medicare. But just ask someone. Ask someone who is going to be the victim of the PAUL RYAN plan if we don't stop it. That person will find they are getting a voucher; they are not getting Medicare. Medicare will be gone. They will get a voucher, and experts tell us and the studies show that voucher will be almost \$6,000 a year short. Imagine an older person who really is struggling for a quality of life having to have the added worry of not knowing whether he or she will be able to find health insurance.

Look, putting Republicans in charge of Medicare is like putting the Cookie Monster in charge of your favorite bakery. And I am not overstating it. No one would put the Cookie Monster in charge of their favorite bakery. Well, we can't put the Republicans in charge of Medicare, and I will prove why. This isn't just rhetoric. Listen. In 1995 Newt Gingrich said he thought Medicare, in his words, should wither on the vine. In his 1996 Presidential campaign, Senate majority leader Bob Dole bragged:

I was there fighting the fight, voting against Medicare, because we knew it wouldn't work in 1965.

Really? Really. Medicare works. Why would we end it? We are not going to end it. But if PAUL RYAN gets into power, he will have a good chance of ending it with his friend and Presidential candidate Mitt Romney who has endorsed the Ryan budget.

Listen to what Michael Steele, the head of the Republican National Committee, said in 2009:

I mean, the reality of it is this single-payer program known as Medicare is a good example of what we should not have happen.

The Ryan budget at page 53 shreds Medicare. As if he hasn't slammed Medicare enough, look what he does to Medicaid. He cuts it by more than \$800 billion. Where are low-income families going to go?

Senator HARKIN is the expert, but I can tell you this. So many of our elderly rely on Medicaid for nursing home costs. It is a disaster. We know that in addition to all these terrible cuts—and by the way, when PAUL RYAN attacks President Obama for cutting money from Medicare, what he isn't telling us is the President has found savings from overpayments to providers. Do you know what he does with the money? He puts it right back into Medicare, extends the life of the program for 8 years, closes the doughnut hole to help seniors, and gives senior citizens preventive health care, well checkups, and the like.

To quote President Clinton, that "takes a lot of brass." Because the fact is, President Obama has strengthened Medicare and has extended the life of Medicare. What PAUL RYAN does is he takes those cuts and he gives tax breaks to millionaires and billionaires.

I yield to my friend.

Mr. HARKIN. I thank the Senator for yielding, and I thank the Senator for her keen eye on the Ryan budget and what it does.

I listened to the Senator's explanation of President Obama's goal to cut down overpayments, fraud and abuse, and to put that money back into helping beneficiaries. I ask the Senator, isn't it true that both Ryan budgets incorporate those very same cuts President Obama wants to do?

Mrs. BOXER. Absolutely. Both his budgets take the same amount. But instead of putting it back into Medicare, he robs Medicare, and Medicare will go broke—my understanding—in 2016 under the Ryan plan; whereas, President Obama puts the money back into Medicare, extends the life 8 years, and gives more benefits.

I am going to finish up and just say this. However you look at this, this Ryan budget is a roadmap for disaster for the American people. He cuts the heart out of things the American people like. The American people want clean air, they want safe drinking water, they want Medicare, they want to make sure our seniors can be safe in nursing homes. The American people

want transportation—and they don't want to be worried if a car is on a bridge that is going to fall down into the water below. It has happened.

Here is the deal. If we were to say to Mr. RYAN: Are you cutting all this so you could balance the budget today, he would say: Oh, no; that is 25 years from now.

What is he doing with the "savings"? He is giving these huge tax breaks. I will close with this. People earning more than \$1 million a year are going to receive \$400,000 more in tax breaks every year. So he cuts everything to give these tax breaks to the people who already have millions and billions, but it is still not enough. As President Obama has pointed out, he will then have to go after the middle class and take away middle-class tax deductions, such as the home mortgage deduction, because he doesn't even get enough money from these Draconian cuts. He has to go ahead and raise taxes on the middle class.

I watched Presidential nominee Romney be asked this question: What are you going to cut? He said: Well, we will discuss it later. Mr. RYAN, the Republican Vice Presidential nominee, said: We will work with Congress on it. Right.

Listen, they know they have to make Draconian tax increases on the middle class and the working poor. They have to cut the things America wants in order to pay for their tax cuts. No wonder Mr. Romney picked Mr. RYAN. Mr. Romney will be in the 1-percent tax bracket—that is what the experts say—can you imagine?—while his secretaries and everybody else pay through the nose.

These next 60 days or so is an important time for us. I wish to thank my friend from Iowa because I was very interested in laying out some of these issues and he encouraged me to do so. I am very delighted to be here with him.

I yield the floor.

The PRESIDING OFFICER. The Senator from Iowa.

Mr. HARKIN. Madam President, let me thank my colleague Senator BOXER for always being on point and for always being very eloquent in her focus and explanation of the fallacies of the Ryan-Romney budget and how it is going to affect our middle-class families in the future.

Since we recessed around the 1st of August and have been out of session, Congressman PAUL RYAN—our colleague in the House—has become the Vice Presidential nominee of the Republican Party, and, of course, Mr. Romney has accepted the nomination to be President. Congressman RYAN is not an unknown quantity. He has been here quite a few years, and as the head of the Budget Committee he has put forward a couple budgets. Budgets are blueprints. If one is going to build a building or a house, they need a blueprint. If you are going to try to move the country in a certain direction, you

need a blueprint, and that blueprint is a budget. A budget sort of tells us where it is that the proponent of that budget wants to take us as a country—a Federal budget. If it was a State budget, we would say that is where they want to take the State.

So we on this side intend, over the next several days, couple weeks—however long we are in session—to let the American people know what is in the Ryan budget and where it would take America: What is the blueprint they have for America?

Our Nation faces an absolutely fundamental choice in November: Are we going to rescue, restore, and rebuild the struggling middle class in this country or are we going to continue to shift even more wealth and advantage to those at the top at the expense of the middle class? Republicans have made it very clear where they stand on this critical choice. They did so when nearly every Republican in Congress voted in favor of the Ryan budget plan, and Governor Romney embraced that plan as marvelous—not exactly a word most average Americans would use to describe something they like. But if you are having tea at the Ritz, I guess "marvelous" kind of fits for some people. Anyway, he embraced the plan as marvelous.

The very centerpiece of the Ryan budget is a dramatic shift of even more wealth to those at the top, huge new tax cuts for the richest 2 percent. As the Senator from California pointed out, if we take the Bush tax cuts and extend those—which Mr. Romney would do and Mr. RYAN's budget does—then add on to it the tax cuts in the Ryan budget—which Mr. Romney supports, so I can call it the Romney-Ryan budget or the Ryan-Romney budget. If we do that and you make over \$1 million a year, you are going to get nearly \$400,000 a year in new tax cuts. Think about it. It takes your breath away—\$129,000 in the Bush tax cuts would be extended, plus an additional \$265,000 that would be in the Ryan budget.

We hear a lot about entitlements; we are going to cut entitlements. But this is an entitlement. Think about it. If someone makes over \$1 million a year, they are entitled to that. They don't have to do anything else. They don't have to jump through any hoops. They don't have to show any hurt or anything else. Just if someone makes over \$1 million, they are entitled to it. How about this entitlement? Republicans always want to make it seem as though entitlements only go to poor people or the elderly or children. They talk about Medicaid as an entitlement. What about this? This is an entitlement to those who are rich.

How do the Republicans pay for this? They don't want to say how, but all we have to do is look at the Ryan budget and that will tell us how they pay for it. They pay for it by massive Draconian cuts to programs that undergird the middle class and essential to the quality of life in this country, such as

education cuts, student grants and loan cuts, law enforcement, clean air and clean water, food safety, medical research, highways, bridges and other infrastructure that was focused on by the Senator from California—all those would be cut.

The Republican plan would end Medicare, period. It would turn it into voucher care. So now we have a new word, not Medicare but voucher care, that would force seniors to pay nearly \$6,000 more per year out of pocket for their health care in future years. We don't get Medicare; we get a voucher. That plan would strip tens of millions of Americans of their health care coverage and cut millions of poor kids from nutrition programs. Their plan would leave America with a less-skilled workforce, a deteriorating infrastructure, making us less competitive in the global marketplace.

Lastly, Republicans offset these big new tax cuts by actually raising taxes on the middle class. That is a dirty little secret you won't find unless you dig into the Ryan budget. It is true. Here is why: Under the Republican plan, under the Ryan-Romney budget, middle-class families are net losers, paying significantly higher taxes. The wealthy are huge net winners. The nonpartisan Tax Policy Center estimates that under the Romney-Ryan budget, middle-class families with children would see their taxes go up, on average, by more than \$2,000 a year.

The bottom line is that the Romney-Ryan budget does not reduce the deficit. I hear Congressman RYAN and Mr. Romney out there talking on the stump about the budget and the deficit, and they go on and on. Why don't they own up to it? The Ryan budget keeps us in a deficit for 28 more years. Yes, you heard me right. The Ryan budget keeps us in the red for 28 more years.

When President Clinton was inaugurated in January of 1993 and we put through the Clinton budget—which, I might point out, not one Republican supported—it turned those deficits right around, and within 5 or 6 years we were in a surplus. It doesn't take 28 years. It only took a Democratic President and a Democratic Congress passing the legislation in 1993 to end the slide into deficits and turn it into a surplus in only 5 or 6 years. The Ryan budget keeps us in a deficit for 28 years. Again, the savings they gain by slashing spending and raising taxes on the middle class go to partially offsetting the \$4.5 trillion in new tax cuts, most of which goes to the wealthiest Americans.

The truth is Representative RYAN is not interested in balancing the budget. That is not his interest. Even under his most rosy assumptions, the budget would not balance until 2040. The reality is the Ryan budget's overriding goal is not to balance the budget but to reduce taxes on those at the top. Congressman RYAN has turned out to be a true acolyte of former Vice President Cheney, who famously said in an un-

guarded moment: "Deficits don't matter." Do you remember that? Vice President Cheney, "Deficits don't matter." I guess they didn't to him and President George W. Bush because look at the deficits they plunged us into. Now Congressman RYAN is basically, with his budget—he will not say it publicly, but with his budget he is saying the same thing: Deficits just don't matter. What matters are tax cuts for the wealthy.

Never in our history have we seen a deficit proposal so radical and extreme. I was here. I was in the House and then later in the Senate when President Reagan was President. He was conservative, but he was not radical and as extreme as this budget. When I tell people back in Iowa about the Ryan budget, they say: Come on. That approach is so extreme and unbalanced you must be making it up.

The Romney-Ryan plan is extreme and unbalanced, and I am not making it up. Don't take my word for it. Listen to former House Speaker Newt Gingrich. He criticized the Ryan budget. He called it "rightwing social engineering." All I can say is, Newt, you got that one right.

Representative RYAN believes in radically shrinking the size of government to what it was over a half century ago. His aim is to use the deficit crisis as a pretext for degrading and dismantling everything from Medicare and Medicaid to education, environmental protection, workplace safety, medical and scientific research, and on and on. It doubles down, as President Clinton said—it doubles down on the theory that if we just give more and more of our national wealth to those at the top, it will magically trickle down.

We have tried that before. It sure does not work.

I would like to focus some more of my remarks this evening on the devastating impact of the Romney-Ryan budget on Medicare and Medicaid, but health care more generally. Since he first arrived in Congress, Representative RYAN has consistently pushed a very radical health care program—to end Medicare. End Medicare, as we say, "as we know it" but to go to voucher care. Give everybody a voucher. Under his proposal, seniors would no longer have the guaranteed medical benefits they have enjoyed for decades. Instead, they would get a voucher from the Federal Government and they can go out and buy individual private insurance or Medicare.

That is the catchy little thing. We will hear Mr. RYAN and Mr. Romney say they can buy Medicare if they would like to or they can buy private insurance. Let's look at that.

They say this is a tough-minded solution to our debt problem, but it is just a scheme, a scheme to shift costs onto America's seniors rather than making debt reduction a shared sacrifice for all of us.

Again, let's look at this voucher system. They would get a voucher pro-

gram. A senior could buy traditional Medicare or health insurance. So what is the catch? The voucher will not be enough to cover health care costs. So seniors' out-of-pocket health care costs will steadily increase. The nonpartisan Congressional Budget Office has projected that the Ryan budget proposal could increase annual out-of-pocket costs for seniors by more than \$1,200 in 2030 and \$6,000 in 2050.

What this chart shows is the increase in health care costs in today's dollars, constant dollars, that elderly persons will have to pay for during their expected lifetime, their average life expectancy from the time they retire. In 2023 the average senior living an average lifespan would pay \$59,500 more. Senator BOXER rounded that off and said \$60,000 more. But look what happens when we get to 2030. The average senior will pay \$124,600 more over their expected lifespan; in 2040, \$216,000 more. By 2050, \$331,000 more for their retirement years they would have to pay in health care costs. That is in constant 2012 dollars.

They say: But a senior can go out and buy traditional Medicare or private health insurance. Here is the catch on that. What they do is put Medicare in a death spiral. Here is how.

If a person is a very healthy senior they can go out in the private insurance market and probably get a pretty good deal. If they have no preexisting conditions, if they have never had cancer, no one in their family has had it, if they are very healthy, they have never smoked, they are just in great physical shape, they can probably go out and get a private, cheap private insurance policy with their voucher.

So who stays in Medicare then? The oldest and the sickest, and therefore the costs of Medicare spiral up and spiral up and it becomes untenable. It is a death spiral. That is Mr. RYAN's way of killing Medicare.

Yes, he says people will get a voucher, and they can buy Medicare or they can buy private insurance, but it puts Medicare into a death spiral. The Ryan budget turns this successful, reliable, comprehensive source of health care that seniors have relied on for decades—and have paid into, I might add, during their years of hard work—into some unproven, unpredictable, rightwing, conservative experiment. I do not want to experiment with the elderly. I want them to have good health care they can afford, that is universal, and that they can count on.

President Obama has fought to strengthen Medicare, and he believes, as we do, it is a sacred contract. He has made a commitment to strengthen Medicare in the Affordable Care Act. For example, by eliminating the gaps in coverage, closing the doughnut hole—which we have already started to do—elderly Iowans, I think, received over \$600 back this year just from closing the doughnut hole.

Reducing the cost of prescription drugs. According to Medicare's own actuaries, the Affordable Care Act,

ObamaCare, extends the program solvency from 2016 to 2024. Again, how? As the Senator from California said, by fighting waste, fraud, abuse and by getting rid of wasteful subsidies to insurance companies. Our plan for Medicare is basically summed up: Mend it but don't end it.

I was taken a little aback yesterday. Over the weekend Governor Romney stated he would keep some of the popular provisions of the Affordable Care Act. Like what? Well, like kids staying on their parents' insurance plans until they are 26 and ensuring coverage for folks with preexisting conditions.

I said: Wait a second. I thought he said on the first day he was going to repeal ObamaCare? But now he says he wants to keep those. I was a little confused, but my confusion was short-lived because his campaign then came out with a clarifying statement. They clarified what Governor Romney said, and this is the quote:

Governor Romney will ensure that discrimination against individuals with preexisting conditions who maintain continuous coverage is prohibited.

The Washington Post reports that 89 million Americans would be left out of Romney's preexisting condition plan. Why? They were working and they had a health plan. They were out of work for a month or two—maybe went someplace else to work and got a different plan: Sorry, you didn't have continuous coverage. You don't get covered.

These are the little games that Governor Romney and Congressman RYAN are playing with the American people.

Mr. DURBIN. Will the Senator from Iowa yield for a question?

Mr. HARKIN. I am delighted to yield to my friend from Illinois.

Mr. DURBIN. I was trying to understand this Republican position. It used to be crystal clear. In 23 debates we heard Republican candidates say, one after another after another: First day in office ObamaCare is gone. But I heard the same thing the Senator did, and I have tried to understand it.

I do give Governor Romney some credence in this regard. I have said, when asked, he is the baby daddy of ObamaCare because it was Governor Romney who created the first version of ObamaCare in the Commonwealth of Massachusetts, and he understood—I hope the Senator from Iowa can help me to understand, and those listening—he understood the concept of insurance. If everyone who bought an insurance policy wrecked their car or got sick the next day, insurance would not work. The only way it works is most people are safe drivers. They buy insurance and a small percentage use it. So there is a pool of money collected from premiums creating a reserve for accidents.

Here we have a situation where Governor Romney has agreed with us—I commend him—that people with preexisting conditions when it comes to health care should not be discriminated against. But the Senator from

Iowa, as chair of the committee that dealt with ObamaCare, knows what adverse selection means. It means if people wait until they are sick to buy health insurance the whole system falls apart. So in Massachusetts they required everybody to buy health insurance.

Mr. HARKIN. I think that is called an individual mandate?

Mr. DURBIN. An individual mandate, some critics might say. Some of us call it individual responsibility. And we did the same, when it came to health care reform, keeping in mind if people currently have health insurance and like their doctor, like their hospital, we are not going to change their lives one bit. But for those who are out in the marketplace, the availability of health insurance would be there, but everyone has the responsibility to buy it.

We don't think twice when we have a closing on a home. We need fire insurance on this home. My home has never burned down, thank goodness, but I buy fire insurance. That is individual responsibility so there is something to pay the mortgage off if the house burns down.

But in this circumstance what I understand Governor Romney to say is we don't think insurance companies should discriminate against people with preexisting conditions. OK, I am with him. But then he goes on to say—I think the point the Senator made—let's kind of bear on this for a minute—what he goes on to say is so long as people have had continuous insurance.

What if a person was unlucky enough to lose a job? Out of luck. Their preexisting conditions just disqualified them from health insurance. They are stuck, under the Romney approach. What if they had any kind of interruption whatsoever in their insurance coverage? They are dead in the water. So when we talk about taking uninsured people, bringing them into insurance that has quality to it, quality coverage where they cannot discriminate against people, we are saying whatever their previous insurance experience we are all going to get into this together. We are all coming into the tent together and they cannot be discriminated against because they are a woman, had a baby—all the different things they have used.

So when we listen closely to it, here was Governor Romney basically saying he is against the discrimination on preexisting conditions, but then footnoted down at the bottom of the page—as long as people have had continuous coverage. It is an empty promise. It doesn't give people anywhere near the protection and insurance that ObamaCare gives. That is what I understand to be the difference.

Is that the way the Senator understands Governor Romney's clarification of his statement of yesterday?

Mr. HARKIN. I thoroughly agree with my friend from Illinois. Governor Romney makes the statement. It is on a very popular well-viewed Sunday talk

show, "Meet The Press." So the average American says: Oh, Governor Romney, he is for keeping coverage for preexisting conditions. That is good. That is nice to know.

They do not hear the clarification that came about later because that was not on "Meet The Press." That was sort of under the radar, when they said they wanted to clarify what Governor Romney meant was he would prevent discrimination against individuals with preexisting conditions who maintain continuous coverage. As the Washington Post pointed out, there are 89 million Americans who would be disqualified because they had a plan, they lost it because they moved or something like that, and picked up another plan. There goes their coverage. Just think about that. You are a family. Let's say your spouse has a preexisting condition—it could be diabetes, it could be cancer, it could be anything—but you have been covered under a plan. President Obama, with the Affordable Care Act, ObamaCare, says beginning in 2014, just as we now cover children, no plan can discriminate against you because of a preexisting condition. What Romney is saying with his clarification is only if you have always had that plan. What if you are a family that moved from one State to another due to a job issue? You move and your spouse or maybe one of your children who is perhaps still on your policy and has a preexisting condition won't be covered. They will not cover them. Mr. Romney didn't say that on "Meet The Press."

Mr. DURBIN. I say to the Senator from Iowa that I met so many people in my State of Illinois who said, I cannot leave my job because I don't know if I can ever find health insurance again. I am stuck because I have a child or a spouse with a problem. The real world of human experience tells us this happens all the time. It makes me wonder sometimes. There are 8 or 9 million Americans—almost one out of three Americans—not covered by this Romney plan. How does this solve any problems? If we are not going to have health insurance we can count on when we need it, it is worthless. It is a subsidy the insurance company doesn't pay off when the family needs it.

I didn't mean to interrupt the Senator from Iowa, but I wanted to make that point very strongly.

Mr. HARKIN. I want to say one other thing about this idea of the individual mandate then-Governor Romney supported in Massachusetts. We all have it within us—I think especially as Americans—that we don't like to be told anything. We don't like to have a mandate put on us. Well, as the chair of the health committee, and someone who is very much involved in this process of getting the Affordable Care Act through, I want to make it very clear, you don't have to buy insurance. There is no individual mandate that says you have to buy insurance. I want to make that clear, and I want to keep making

that point. I have been making that point for months now. You don't have to buy insurance. It just says if you don't buy it and you get real sick and want to get in line to get health insurance, you pay a penalty. They call it a free-rider penalty.

Have we ever seen that before? How about Medicare? We have it in Medicare. When you turn 65, you don't have to get Part B. No one tells you that you have to do that. If you wait until you are 67, 68, 69, or 70, you pay more. You will pay a lot more than if you picked it up at 62 or 65 when you retired because it is a free-rider penalty. So we have to get rid of this idea that this is some kind of individual mandate that you are forced to do something. No, you are not forced to do it. But if you are a free rider, and you say I will only go when I get sick—like the car accident the Senator pointed out—yes, you pay a penalty. That is all. You don't have a mandate. You just have to pay a penalty. I think when we describe that, I would say that sounds fair. If you are not going to be in the insurance pool—it is as though I am not going to have car insurance, but if I have a wreck, I want to call the insurance company and they will insure me to the moment right before the wreck. That is nonsense. Of course, we don't do that.

Well, as I said, I intend to take the floor today, tomorrow, and for the next several days to point out what the Ryan plan does overall but basically in health care.

We mentioned Medicare. Let's talk about Medicaid. How about Medicaid? What does Medicaid do? Basically, as I have said many times, it is there to give a decent quality of health care and a quality of life to the hopeless, the helpless, and the hapless. It is for people who otherwise sort of fall through the cracks, people who need health care who cannot afford it or who, because of their life situation, have never been able to get any kind of health care coverage.

Well, here is what he does. I will get into this more. The Medicaid funding, which the Senator from California mentioned, over 10 years takes over \$810 billion—that is with a "b," not million—out of Medicare. What does that mean? Who does that hurt? Well, 1 out of every 2 Americans with a disability uses Medicaid. That is who is hurt. Services in the Medicaid Program allow our citizens with disabilities to live with dignity and purpose in their homes and in their communities. Three million seniors and people with disabilities use the program to avoid having to go into a nursing home.

How about Medicaid for middle-class families? We always think that Medicaid is just for people with disabilities or just for poor people. How about Americans in the middle class? How about American middle-class families? There are hundreds of thousands of American families who have children with lifelong disabilities such as

Down's syndrome or autism. Medicaid gives them a lifeline or middle-class families would be paying out of their pockets for the health care costs of their children for their entire lifetimes. Yes, this is one of the entitlements they want to cut. Medicaid is an entitlement.

Well, how about that tax plan? If you are a millionaire—that is all you have to be. All you have to do is have an income of over \$1 million a year and you get huge tax benefits. How about that entitlement? No, they don't touch that one. At the center of the Ryan budget is his promise to repeal the Affordable Care Act, ObamaCare, a commonsense health reform that led the Commonwealth of Massachusetts to have one of the lowest uninsurance rates in the country. ObamaCare—I know the Republicans have been using that as a pejorative. I say it proudly.

I was with President Obama in Iowa a couple of weeks ago when he spoke to a huge group of students at my alma mater, Iowa State University. There was a big sign in the back that said "ObamaCare." President Obama looked at it and said, yes, ObamaCare. Speaking of himself in the third person, he said: Yes, Obama does care. He said, I care about making sure everyone is covered who has a preexisting condition. I want to make sure that kids can stay on their parents' policy while they are in college. Yes, I want to make sure that the elderly have a good, affordable Medicare Program. Yes, I want to make sure that people have good preventive health care systems in America. Obama cares, that is what ObamaCare is. Obama cares, and he cares very deeply that we have a health care system for all and not just for a few. As was said by President Clinton in his speech, an American policy based upon "we're all in this together is much better than the policy of tough luck, you're on your own," which is the Ryan budget philosophy.

When we get past the political theater and look at what the Ryan budget actually means, it is not a very pretty picture. The Ryan budget would repeal the prescription drug doughnut hole closure we are doing. It would allow insurance companies to charge as much as \$300 for preventive services. One of the key elements we put in ObamaCare: 86 million Americans received at least one free preventive service last year, and more this year. Almost 1 million Iowans received one free preventive service in 2011. That means they got preventive care so they don't get sicker and cost us more money. Again, the Ryan budget would allow people to deny you coverage or increase your premiums if you have a preexisting condition.

This protection means a lot to this person right here. This is Eleanor Pierce from Cedar Falls, IA. I spoke about her before. She was denied health insurance when she lost her job because of her preexisting condition of high blood pressure. Without coverage

she racked up \$60,000 in medical debt. The Ryan budget would repeal ObamaCare. They would tell people like Eleanor Pierce: Tough luck, you are on your own. We are not all in this together. You mean you are not worth \$1 million? Tough luck, you are on your own.

Repeal will allow insurance companies to put limits on the coverage of more than 100 million Americans, stopping benefits right when they get sick. Repeal would kick more than 3 million young people off their parents' policy.

This is Emily Schlichting who testified before the committee. She is an elegant young woman going to college in Omaha. She said young people are the future of this country and we are the most affected by reform. We are the generation that is most uninsured. We need the Affordable Care Act because it is literally an investment in the future of this country. She suffers from a rare autoimmune disorder that would totally make her uninsurable in the old days and under the Ryan budget, which brings back those old days. Thanks to the Affordable Care Act, she can stay on her parents' policy until she is 26. By 2014, regardless of her preexisting condition, she will get affordable health insurance coverage.

Repeal under the Ryan budget would allow insurance companies to spend America's premium dollars on CEO bonuses, marketing, and fancy buildings rather than actual health care. Under the health reform medical loss ratio requirement, policyholders nationwide will receive more than \$1 billion in rebates from insurers this year. That is \$1 billion in rebates this year that goes back to policyholders and families; otherwise, that \$1 billion would be going into CEO bonuses, marketing, private jets, company planes, fancy buildings, and things such as that. These are just a few of the ways the Romney-Ryan budget would repeal ObamaCare and drag America back to the bad old days.

Again, I will repeat that over the last few weeks Representative RYAN has been telling everyone how the President's health reform plan robs Medicare. That is totally fallacious. First, the nonpartisan economists have certified that ObamaCare strengthens the Medicare Program and extends its solvency by 8 years. What President Obama did—as the Senator from California previously pointed out—was make the program more efficient and save money on wasteful overpayments to private insurance companies and cracking down on fraud.

What Mr. RYAN won't tell us is that the very reforms President Obama has in our Affordable Care Act are the same he has in his Ryan budget plan. What he doesn't tell us is that while President Obama takes those savings and puts them back into Medicare, Mr. RYAN takes those savings—yes, you guessed it—and puts them into more tax breaks for the wealthy.

By repealing the Affordable Care Act, the Ryan plan would again put Americans at the mercy of insurance companies and deprive more than 30 million people of affordable coverage.

I was just going to get the chart for my own State of Iowa. I had one here on Iowa I wanted to point out, because I am obviously very interested in my seniors in Iowa. This chart shows that the Ryan plan means almost 440,000 Iowa seniors would be forced onto vouchers when they retire. We have to get those vouchers, right? Sixty thousand Iowa seniors would be forced back into the prescription drug doughnut hole. The doughnut hole would open again. Four hundred thousand Iowa seniors would pay more for preventive services this year.

I can tell my colleagues our seniors in Iowa are flocking to get their preventive health care services. They know an ounce of prevention is worth a pound of cure. But before those preventive services cost money. Now they get them free. It is going to make their lives better and save us a lot of money.

ObamaCare decreases the deficit by almost \$110 billion over the first 10 years and more than \$1 trillion in the next decade. Mr. Romney and Mr. RYAN won't tell us that, but it is true. It reduces the deficit. It insures more than 94 percent of all Americans. Over 94 percent of all Americans will have that coverage.

The bottom line is very simple, and I will be talking about this in the days ahead. President Obama will protect Medicare, will protect health care not only for our seniors but for young people, for middle-class Americans and, yes, for those at the bottom rung of the ladder who need Medicaid to sustain them and to give them quality health care. The Ryan budget rolls back all of this. So, again, we are faced with this choice: the Ryan budget or what President Obama has come forward with in his budget and with his ObamaCare to make sure America remains a good middle-class country where people on the bottom, at the lowest rung of the ladder, can get into that middle class; where the middle class knows they can leave a job and go to another job and not lose their health care plan; where someone can start a small business and know they will have health care coverage for themselves and the one or two or three or four or five workers who work for them or small businesses now can become more competitive with the big businesses in America.

I think it is safe to say that if only the American people will study the Ryan budget, the blueprint, they will find that this is where they want to take you and me and all of America—back to an America that our parents moved beyond; where our parents said, no, we are going to move forward; where we have buttressed ourselves in our own lifetimes, in moving America forward to a country where we truly are all in this together; where we are not just a lottery country in which if a

person wins the lottery, they are OK, they have it made; if a person doesn't win, then tough luck, sucker, they are on their own. That is not the America our parents fought for in World War II or Korea or Vietnam; it is not the kind of America Martin Luther King, Jr., marched for and died for. It is not the kind of America we want to see for our kids and our grandkids.

We have a choice. The choice is clear. Let's move forward.

I yield the floor, and I note the absence of a quorum.

The PRESIDING OFFICER (Mr. MERKLEY). The clerk will call the roll. The assistant bill clerk proceeded to call the roll.

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

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

Mr. DURBIN. Mr. President, most commissions appointed in Washington—at least in my experience—hardly make a ripple, people hardly notice them. After a lot of hard work, a report is published and that is about it. Some historian at a later date may look at the work they have done and the research they have done and that is about it, that is the extent of it.

There are a few exceptions. I was fortunate enough almost 2 years ago to be appointed to one of those exceptions and that was President Obama's deficit reduction commission, the Simpson-Bowles Commission. I was appointed because I am a member of the Appropriations Committee and Senator REID said we should have someone from Finance, Appropriations, and Budget. I took the assignment of one of the three Democratic Senators. There were three Republican Senators, three Republican House Members, three Democratic House Members, and an additional six public members. The public members consisted of a number of people, including Alice Rivlin, respected in Washington, as well as a number of business and community leaders.

We met for about a year and considered the budget deficit and all of the Federal spending and came to know one another a little bit during that period of time. One of the members of that commission was PAUL RYAN, a Congressman from Janesville, WI, just over the border from my State of Illinois. I knew Paul before and got to know him a little better during the course of that commission. He is a very bright person. We have some common friends in the Janesville area, and I know he worked with Senator Feingold, a Democrat from Wisconsin, on some issues before.

What surprised me at the end of the day was despite his obvious training and knowledge on the budget deficit, when it came time for a vote on this bipartisan deficit commission report, all three House Republican Members, including Congressman PAUL RYAN, voted no. I voted yes. Two out of the three Democratic Senators voted yes. I

was surprised, in a way, because I thought that although the Simpson-Bowles plan had its shortcomings—things I disagreed with and said so—it was a dramatic step forward to try to deal with our deficit in a fair fashion.

JEB HENSARLING of Texas was another Republican Congressman, along with DAVE CAMP of Michigan, the chair of the House Finance Committee, and Congressman PAUL RYAN, who all voted no.

I was surprised that at the Republican convention in Tampa, FL, Congressman RYAN, the Republican Vice Presidential nominee, criticized President Obama over the Simpson-Bowles Commission report, saying he had worked hard to implement. I thought that was a curious position for Congressman RYAN to take, because he had voted against it. Now he was criticizing President Obama for not working hard enough on the commission report. But I came to understand that a little more when I took a closer look at Congressman PAUL RYAN's budget plan for America.

Before he was chosen to run as Governor Romney's running mate, 5PAUL RYAN, the Congressman and chairman of the House Budget Committee, issued his vision of what America should be doing over the next several years. One of the most controversial sections relates to Medicare. Medicare, of course, is the insurance policy for the elderly and many disabled in our country. It is a lifeline for 40 million-plus Americans. It means even in their old age they will have good protection for health insurance because they have paid into it during all of their working years. PAUL RYAN observed that the Medicare Program would come to an end if it weren't changed. We know it has about 12 years of solvency left and change will be needed. His proposal, though, would do more than change Medicare; it would end it as we know it. The RYAN approach would create vouchers—coupons—for senior citizens to buy health insurance. It would force them to pay more out of pocket for Medicare. According to the CBO—the Congressional Budget Office—the Romney-Ryan plan would force Medicare beneficiaries to pay up to \$1,200 more by 2030 and almost \$6,000 by 2050. That is about \$500 a month, ultimately.

Congressman RYAN said seniors could choose to stay in traditional Medicare or they could basically go into a private health insurance market. A senior who is both healthy and wealthy would have an option. Those not so healthy or wealthy would find the only option traditional Medicare, and more and more people with a history of illness would be forced into traditional Medicare, making it a very expensive insurance program and difficult to maintain.

The PAUL RYAN voucher plan puts Medicare in competition with private insurance companies and, as I said, many seniors would find that the competition wouldn't want them and they would be stuck with traditional Medicare, much different than it is today.

Medicare would be taking care of the seniors whose care costs more, so Medicare premiums would increase. As they go up and seniors begin to leave Medicare, it causes premiums to rise further, which would cripple the program.

The PAUL RYAN program eliminates all the consumer protections in the Affordable Care Act, putting insurance companies back in the driver's seat. I don't think most Americans believes that is a good place to be, at the mercy of an insurance company, an adjuster who will decide what they are covering and how much one will pay.

Young adults would no longer stay on their parents' insurance plan under the Romney-Ryan proposal to eliminate ObamaCare. People with preexisting conditions would be denied coverage—going back to the conversation I had earlier, my dialog with Senator HARKIN on the floor. Families would once again face lifetime limits on coverage, and seniors would be forced back into the doughnut hole, meaning paying more out-of-pocket expenses for their Medicare prescription drugs.

I don't think this is a good plan for America and I don't think Americans, once they hear the details, are going to like it.

The ObamaCare program has already helped a lot of people. A report today said there was a 16-percent increase in coverage of younger Americans because of ObamaCare. These are younger Americans up to the age of 26 who now can stay on their family plans. And 1.6 million Americans have been added into coverage under their parents' plan because of this change in the law.

Now, those who say "I will repeal ObamaCare" would repeal that protection, forcing 1.6 million young people, without jobs or coverage, out of the protection they have today. I cannot imagine 125,000 young adults in Illinois who have benefited from ObamaCare would believe that is a good idea, nor would their families.

Since the Affordable Care Act was signed into law, Medicare beneficiaries in Illinois have saved over \$171 million on their prescription drugs.

There was a discussion earlier about the Medicaid Program. Medicaid is an important program in Illinois and most States. I asked Julie Hamos, who administers our program in Illinois, to explain it in a few words. Here is what she said: One out of three children in Illinois is covered by Medicaid. That is their health insurance—one out of three. In Illinois, Medicaid pays for 52 percent of the births; that is, prenatal care and the delivery of the child—52 percent paid for by Medicaid. But those two things—child coverage and coverage for new moms and their babies—do not even represent half the cost of Medicaid in Illinois.

Sixty percent of the cost of Medicaid in Illinois is for the elderly and disabled, many of whom are completely out of luck and out of money. They live on Social Security, Medicare, and Medicaid. They are in nursing homes and

convalescent centers. They do not have anyplace to turn. So Medicaid is a critical insurance program for some of the most vulnerable people in America.

Many seniors and disabled people on Medicare also receive State Medicaid. The "dual-eligibles" they are called. That is 15 percent of Medicaid enrollees, but 39 percent of Medicaid spending—low-income elderly people who have no place else to turn.

So when PAUL RYAN, in his budget, suggests he is going to cut back on Medicaid payments each year, giving a smaller amount of money to States, saying: Make do, who is at risk? Children: one out of three in Illinois is on Medicaid; moms having babies: over half of the moms having babies in our State; and the elderly folks who have no place to turn.

Think about what that means. A child without basic health insurance, Medicaid, in my State or anywhere, is less likely to have a doctor, immunizations when needed, and an office visit to avoid a trip to an emergency room. A mother without prenatal care is, unfortunately, more likely to give birth to a child with a problem. And we do not want to see that for the sake of the child first, certainly for the mom, for the family, or for taxpayers, for goodness' sake. There is no money saved by scrimping on Medicare for new moms. The Ryan plan would force that kind of scrimping.

The Ryan plan converts Medicaid into a block grant and cuts Federal funding for the program by 34 percent over the next 10 years—34 percent.

So I would ask Congressman RYAN: Which of those groups do you want to cut back on in terms of coverage? According to CBO, cuts at the level the Ryan plan calls for would mean States would have to reduce eligibility for Medicaid and children's health insurance or cover fewer services.

I might add—I am sure it is true in the State of Oregon; it is certainly true in Illinois—one of the most critical areas of medical need is dental care. I talk to doctors every time I go back home in emergency rooms at hospitals who have people coming in to see them in pain because of problems with their teeth, and they end up getting pain medication but nothing is taken care of.

So when we talk about restricting care, as PAUL RYAN has suggested in his budget, I have to tell you, I think it is extremely shortsighted. A tooth ache can turn into a life-threatening situation for some people, not to mention the pain and discomfort they are going through. So if anything, we ought to review basic Medicaid services to expand at least into dental care. I would support that. I think it is extremely shortsighted for us not to include it.

This Paul Ryan budget would not expand Medicaid. It would cut it back dramatically. States would lower payments to doctors and nurses by one-third. Can you imagine what that

would do? It would reduce the number of providers, which makes it more difficult.

Just to give you an example, in the Quad Cities in Illinois, there is a great clinic put together by a friend of mine in the Hispanic section of Moline. They provide basic, basic primary health care. If you need a specialist, you are referred, with at least an hour-and-a-half drive, to Peoria or with an almost 3-hour drive to Chicago. Remember, these are the poorest people living in our towns. Do they make it to the specialist? Usually not. The PAUL RYAN approach, reducing the amount of money that is paid to providers, would mean even fewer specialists would be willing to help those who are poor.

But the thing that troubles me the most about Congressman RYAN is—at least in his budget views and his deficit views—as he talks a good game about reducing the deficit and voted against the Simpson-Bowles Commission report, he comes up with a budget that he produces in the House and says he and Governor Romney are going to protect the Bush tax cuts for the wealthiest people in America and increase defense spending. This does not work. It does not add up. It does not pass what President Clinton called the arithmetic test. You cannot increase tax cuts and increase spending on defense without, as President Clinton said, digging the hole deeper and deeper.

So they sound pretty good when they give the speeches about fiscal conservatism and that we have to be serious about the deficit, but their proposals just do not match. The idea of lowering tax rates, as they proposed, even below the Bush tax cuts—they said: Well, we will use tax reform to get to it. The estimates suggest that the middle-income families will end up losing in that. As a result of tax reform as proposed by Romney-Ryan, they think middle-income families face a higher tax of \$2,000 a year to protect tax cuts for the wealthiest people. That certainly is not a positive thing in terms of deficit reduction or helping a lot of working families living paycheck to paycheck.

We have debated Congressman RYAN's plan for 2 years now. The only people who seem to like it are some Republicans serving in Congress. The majority of Americans would oppose the Paul Ryan budget plan to end Medicare as we know it. The majority of Americans certainly oppose his idea of raising taxes on middle-income families to pay for tax breaks for the wealthiest. Congressman RYAN has had his chance to make his case to the American people for his view of where we are going, and it will not work. I wish he had joined us in the bipartisan effort of Simpson-Bowles. His vote in favor of that would have given him more credibility and maybe a better understanding of the reality of budget deficit reduction.

FISCAL RESPONSIBILITY

Mrs. FEINSTEIN. Mr. President, I rise today to speak about the budget proposed by Congressman PAUL RYAN, which has been approved twice by the House of Representatives.

The Ryan budget, which is purported to be a measure of fiscal responsibility, is in fact an attempt to rewrite the social contract in this country while at the same time adding to the national debt.

Let me explain. There are four major components of the Ryan budget.

The first is another round of tax cuts for the wealthy. According to the non-partisan Tax Policy Center, the Ryan tax plan would add an additional \$4.5 trillion to the Nation's debt. That is on top of the staggering cost of the Bush tax cuts.

Second, the Ryan budget would virtually eliminate spending on domestic programs, imposing debilitating funding cuts for education, air quality, roads, bridges, railways, national parks, first responder programs and a host of other vital national interests.

Third, this budget ends Medicare as we know it and converts Medicaid into a block-grant program with capped funds. The Ryan budget endangers our two most vital sources of health care services for seniors, the poor and those with disabilities.

Finally, the budget repeals the health reform law, reducing the solvency of Medicare and eliminating critical consumer protections.

The tax proposal in the Ryan budget is especially troubling. According to the Tax Policy Center, the Ryan budget would mean a tax windfall of \$265,000 a year for millionaires.

At the same time, the middle class and working poor would see few if any benefits.

The Ryan tax plan is very similar to that of Mitt Romney. Both plans would substantially reduce tax rates on the wealthy, and both are supposedly paid for by closing unspecified tax loopholes.

The Tax Policy Center has already analyzed Mitt Romney's plan. In order to substantially lower tax rates and remain revenue neutral, the Romney plan would have to eliminate so many tax credits and deductions that it would actually raise taxes on the middle class.

To make matters worse, the Ryan budget does not stand up to scrutiny. This is a question of basic arithmetic.

How do you reduce the national debt while at the same time handing massive tax cuts to the wealthy? Congressman RYAN already took one option off the table—reducing the Defense Department budget. In fact, his budget proposes to spend even more money on defense, money the Pentagon does not even want.

That leaves deeper cuts to domestic programs and entitlement spending as the only remaining options. And it is important to note that Congressman RYAN refuses to specify what those

cuts would be—because they would be so painful to so many Americans.

Medicare in particular would be savaged by the Ryan budget.

Beginning in 2023, his budget ends the traditional guaranteed benefits structure of Medicare, instead offering vouchers to purchase either a private health insurance plan or traditional Medicare.

According to the Congressional Budget Office, that means new Medicare beneficiaries would pay \$1,200 more out of pocket by 2030 and \$5,900 more by 2050. Experts say the Ryan budget would also likely lead to reduced access to health care and diminished quality of care for beneficiaries.

Essentially, seniors would be forced to purchase more expensive care with less.

Consider that in 2010, half of all Medicare beneficiaries had incomes of less than \$21,000 and you can see why this proposal is so dangerous.

The Center for American Progress estimates that if the Ryan budget were to pass, someone who is 54 years old today would face increased costs of \$59,450 during retirement. Someone who is 29 years old today would spend \$331,000 more over the course of their retirement.

I would also note that the Ryan budget includes \$700 billion in Medicare savings the exact same amount that was included in the health reform law he seeks to repeal.

The difference is that rather than applying those savings to lower costs and increased benefits for seniors, the Ryan budget diverts those savings to even more tax breaks for millionaires and billionaires.

Speaking of Congressman RYAN's desire to repeal health reform—his efforts to unwind that law, which has been upheld by the Supreme Court, would add tens of millions of Americans to the ranks of the uninsured, it would eliminate critical consumer protections, and it would hasten the insolvency of Medicare by 8 years.

House Republicans want to put insurance companies back in the driver's seat, able to charge higher rates based on gender and deny coverage to people with preexisting conditions. They would remove protections that guarantee children the right to health insurance.

American families would again be at risk for bankruptcy because of costly illnesses like cancer. More than 12 million Californians would once again face lifetime limits on their health coverage.

The budget would reopen the prescription drug "doughnut hole," forcing 5.2 million seniors to once again dip into their pockets to cover the full cost of prescription drugs.

In California, 3.4 million seniors would be forced to pay more for preventive services, such as cancer screenings and mammograms, meaning fewer seniors would have access to these services.

Let me be clear: the health reform law extended the life of Medicare by 8 years. In addition to forcing seniors to pay more for services, the Ryan budget would place the Medicare Trust Fund on a track for insolvency by 2016.

Medicaid is another big loss in the Ryan budget. He would change Medicaid from a State-Federal match program to a block grant program, including dangerous funding caps. Millions more of the most at-risk Americans would become uninsured or underinsured because of this budget.

Medicaid spending would be slashed by \$810 billion over 10 years, a 22 percent cut.

This would jeopardize health care for nearly 7.3 million Medi-Cal beneficiaries in California, many of whom would see reduced eligibility, coverage of fewer services and increased out-of-pocket expenses.

Low-income pregnant women who depend on Medicaid could be dropped from the program, a threat to health of both mother and baby.

Let me be candid: The Ryan budget is just another salvo in the war against the middle class and working poor.

It would mean more tax cuts for the wealthy at the expense of investments in our future, it would lead to greater numbers of uninsured and it would demolish some of the most vital safety net programs in the Nation.

Let's set aside the politics and get to work on real solutions for the country.

MORNING BUSINESS

Mr. DURBIN. Mr. President, I ask unanimous consent that the Senate proceed to a period of morning business, with Senators permitted to speak therein for up to 10 minutes each.

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

RECOGNIZING THE CONGRESSIONAL MANAGEMENT FOUNDATION

Mr. REID. Mr. President, I stand before you today to congratulate the Congressional Management Foundation on its 35th anniversary of service to Capitol Hill. Founded in 1977, CMF is a non-profit, nonpartisan organization dedicated to improving management practices within the Halls of Congress, as well as facilitating better communication between legislators and their constituents. By improving congressional operations, providing institutional research, and educating Americans on how Congress actually works, the Congressional Management Foundation has been a valuable contributor to building trust and effectiveness in Congress.

The Congressional Management Foundation strives to help legislators get off on the right foot even before they are sworn into office. Within 5 days after election day, all incoming freshmen receive a copy of "Setting Course" and "The 90-Day Road Map"—