

for the release from prison of former Prime Minister of Ukraine Yulia Tymoshenko in light of the recent European Court of Human Rights ruling.

## AMENDMENT NO. 1223

At the request of Mr. REED, the name of the Senator from Wyoming (Mr. ENZI) was added as a cosponsor of amendment No. 1223 intended to be proposed to S. 744, a bill to provide for comprehensive immigration reform and for other purposes.

## AMENDMENT NO. 1236

At the request of Mr. TOOMEY, the name of the Senator from North Dakota (Mr. HOEVEN) was added as a cosponsor of amendment No. 1236 intended to be proposed to S. 744, a bill to provide for comprehensive immigration reform and for other purposes.

## AMENDMENT NO. 1348

At the request of Mrs. FISCHER, the name of the Senator from Oklahoma (Mr. INHOFE) was added as a cosponsor of amendment No. 1348 intended to be proposed to S. 744, a bill to provide for comprehensive immigration reform and for other purposes.

## AMENDMENT NO. 1381

At the request of Mr. JOHNSON of Wisconsin, the name of the Senator from Louisiana (Mr. VITTER) was added as a cosponsor of amendment No. 1381 intended to be proposed to S. 744, a bill to provide for comprehensive immigration reform and for other purposes.

## AMENDMENT NO. 1416

At the request of Mr. SCHATZ, the name of the Senator from Louisiana (Ms. LANDRIEU) was added as a cosponsor of amendment No. 1416 intended to be proposed to S. 744, a bill to provide for comprehensive immigration reform and for other purposes.

## AMENDMENT NO. 1558

At the request of Mr. CARPER, the name of the Senator from Louisiana (Ms. LANDRIEU) was added as a cosponsor of amendment No. 1558 intended to be proposed to S. 744, a bill to provide for comprehensive immigration reform and for other purposes.

## AMENDMENT NO. 1580

At the request of Mr. CRUZ, the names of the Senator from Louisiana (Mr. VITTER) and the Senator from Oklahoma (Mr. INHOFE) were added as cosponsors of amendment No. 1580 intended to be proposed to S. 744, a bill to provide for comprehensive immigration reform and for other purposes.

## AMENDMENT NO. 1594

At the request of Mrs. FISCHER, the name of the Senator from Oklahoma (Mr. INHOFE) was added as a cosponsor of amendment No. 1594 intended to be proposed to S. 744, a bill to provide for comprehensive immigration reform and for other purposes.

## AMENDMENT NO. 1636

At the request of Mr. BLUMENTHAL, the name of the Senator from Illinois (Mr. DURBIN) was added as a cosponsor of amendment No. 1636 intended to be proposed to S. 744, a bill to provide for comprehensive immigration reform and for other purposes.

## AMENDMENT NO. 1714

At the request of Mr. BROWN, the names of the Senator from Rhode Island (Mr. REED) and the Senator from Minnesota (Ms. KLOBUCHAR) were added as cosponsors of amendment No. 1714 intended to be proposed to S. 744, a bill to provide for comprehensive immigration reform and for other purposes.

## AMENDMENT NO. 1718

At the request of Ms. HIRONO, the names of the Senator from Louisiana (Ms. LANDRIEU), the Senator from Connecticut (Mr. BLUMENTHAL), the Senator from Illinois (Mr. DURBIN) and the Senator from Colorado (Mr. BENNET) were added as cosponsors of amendment No. 1718 intended to be proposed to S. 744, a bill to provide for comprehensive immigration reform and for other purposes.

## STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

By Mr. WYDEN (for himself and Mr. PORTMAN):

S. 1228. A bill to establish a program to provide incentive payments to participating Medicare beneficiaries who voluntarily establish and maintain better health; to the Committee on Finance.

Mr. WYDEN. Mr. President, I ask unanimous consent that the text of the bill be printed in the RECORD.

There being no objection, the text of the bill was ordered to be printed in the RECORD, as follows:

## S. 1228

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

## SECTION 1. SHORT TITLE.

This Act may be cited as the “Medicare Better Health Rewards Program Act of 2013”.

## SEC. 2. MEDICARE BETTER HEALTH REWARDS PROGRAM.

Part B of title XVIII of the Social Security Act (42 U.S.C. 1395j et seq.) is amended by adding at the end the following new section:

## “MEDICARE BETTER HEALTH REWARDS PROGRAM

“SEC. 1849. (a) IN GENERAL.—The Secretary shall establish a Better Health Rewards Program (in this section referred to as the ‘Program’) under which incentives are provided to Medicare beneficiaries who voluntarily agree to participate in the Program.

“(b) ENROLLMENT.—A health professional participating in the Program shall provide their patients who are Medicare beneficiaries with a description of and an opportunity to enroll in the Program on a voluntary basis. If a Medicare beneficiary elects to enroll in the Program, the health professional shall inform the Secretary of the individual’s enrollment through a process established by the Secretary, which does not impose additional administrative requirements on the participating health professional.

“(c) ESTABLISHMENT OF BETTER HEALTH TARGET STANDARDS.—

“(1) IN GENERAL.—

“(A) ESTABLISHMENT.—The Secretary shall establish standards for measuring better health targets and points for achieving such standards for participating Medicare beneficiaries, including such standards and points with respect to the following:

“(i) Annual wellness visit.

“(ii) Tobacco cessation.

“(iii) Body Mass Index (BMI).

“(iv) Diabetes screening test.

“(v) Cardiovascular disease screening.

“(vi) Cholesterol level screening.

“(vii) Screening tests and specified vaccinations.

“(B) CONSULTATION.—In establishing standards and points for achieving such standards under this subsection, the Secretary—

“(i) shall consult with 1 or more nationally recognized health care quality organizations, as determined appropriate by the Secretary; and

“(ii) may consult with physicians and other professionals experienced with wellness programs.

“(C) POINTS.—The number of points awarded for a year for achieving standards with respect to each of the targets described in clauses (i) through (vii) of subparagraph (A) shall not exceed 5. Such points may be awarded on a sliding scale, based on standards established under this subsection, as determined appropriate by the Secretary.

“(2) MODIFICATION OF BETTER HEALTH TARGET STANDARDS AND ASSIGNED POINTS.—

“(A) IN GENERAL.—The Secretary may modify standards for measuring better health targets and, subject to paragraph (1)(C), points for achieving such standards for participating Medicare beneficiaries under this subsection.

“(B) CONSULTATION.—In modifying standards and points for achieving such standards under this paragraph, the Secretary—

“(i) shall consult with 1 or more nationally recognized health care quality organizations, as determined appropriate by the Secretary; and

“(ii) may consult with physicians and other professionals experienced with wellness programs.

“(d) CONDUCT OF PROGRAM.—

“(1) DURATION.—

“(A) IN GENERAL.—Subject to subparagraph (B), the Program shall be conducted for not less than a 3-year period.

“(B) EXPANSION.—The Secretary shall expand the duration and scope of the Program, to the extent determined appropriate by the Secretary, if—

“(i) the Secretary determines that such expansion is expected to—

“(I) reduce spending under this title without reducing the quality of care; or

“(II) improve the quality of care and reduce spending;

“(ii) the Chief Actuary of the Centers for Medicare & Medicaid Services certifies that such expansion would reduce program spending under this title; and

“(iii) the Secretary determines that such expansion would not deny or limit the coverage or provision of benefits under this title for individuals.

“(2) COLLECTION AND USE OF BASELINE DATA.—During the first year of the Program, a health professional shall establish and report to the Secretary baseline information for each participating Medicare beneficiary who is a patient of the health professional as part of that beneficiary’s first year assessment under paragraph (3)(A). The health professional shall use such data to aid in the determination of whether and to what extent the participating Medicare beneficiary is meeting the target standards under subsection (c) in each of years 2 and 3 of the Program.

“(3) REQUIRED ASSESSMENTS FOR PARTICIPATING MEDICARE BENEFICIARIES.—

“(A) FIRST YEAR.—During year 1 of the Program, a health professional shall furnish to each participating Medicare beneficiary that is a patient of the health professional either an annual wellness visit or an initial preventive physical examination.

“(B) SECOND AND THIRD YEARS.—During each of years 2 and 3 of the Program, a health professional shall furnish to each participating Medicare beneficiary that is a patient of the health professional an annual wellness visit to determine whether and to what extent the participating Medicare beneficiary has met the target standards under subsection (c).

“(e) DETERMINATION OF POINTS AND PAYMENT OF INCENTIVES.—

“(1) DETERMINATION OF POINTS.—During each of years 2 and 3 of the Program, a health professional shall—

“(A) evaluate and report to the Secretary whether each participating Medicare beneficiary that is a patient of the health professional has achieved the target standards under subsection (c); and

“(B) determine the total amount of points that each such participating Medicare beneficiary has achieved for the year based on the points assigned for achieving such standards under subsection (c).

“(2) INCENTIVE PAYMENT.—

“(A) IN GENERAL.—The Secretary shall pay to each participating Medicare beneficiary who achieves at least 20 points under paragraph (1)(B) for the year an incentive payment. Such payment shall be equal to an amount determined appropriate by the Secretary, but no case shall such amount exceed the following:

“Points	Year 2 Payment Amount	Year 3 or a Subsequent Year Payment Amount
20–24 points ..	\$100	\$200
25 or more points ..	\$200	\$400.

“(B) INFLATION ADJUSTMENT.—The dollar amounts specified in this paragraph shall be increased, beginning with 2017, from year to year based on the percentage increase in the consumer price index for all urban consumers (all items; United States city average), rounded to the nearest \$1.

“(3) FINAL DETERMINATION OF STANDARDS ACHIEVEMENT MADE BY PARTICIPATING HEALTH PROFESSIONAL.—Under the Program, a participating health professional shall make the final determination as to whether or not a participating Medicare beneficiary has met the target standards under subsection (c) and what screening tests and specified vaccinations, or other services, are necessary for purposes of making such determination.

“(f) SPENDING BENCHMARKS.—

“(1) IN GENERAL.—The Secretary shall collect relevant data, including data on claims paid under this title for services furnished to participating Medicare beneficiaries during the Program, for purposes of determining the aggregate estimated savings achieved under this title for participating Medicare beneficiaries during each of years 2 and 3 of the Program in accordance with paragraph (2) (and for a subsequent year if the Program is expanded under subsection (d)(1)(B)).

“(2) DETERMINATION OF AGGREGATE ESTIMATED SAVINGS.—

“(A) IN GENERAL.—The amount of the aggregate estimated savings under this title for participating Medicare beneficiaries under paragraph (1), with respect to a year, shall be equal to—

“(i) the estimated savings determined under subparagraph (B) for the year; minus

“(ii) the aggregate incentive payments made under the Program during the year.

“(B) DETERMINATION OF ESTIMATED SAVINGS.—For purposes of subparagraph (A)(i),

the estimated savings determined under this subparagraph for a year shall be equal to—

“(i) the estimated aggregate expenditures under this title (as projected under subparagraph (C)) for the year; minus

“(ii) the actual aggregate expenditures under this title (as determined by the Secretary and taking into account any reduction in specific health risks of the participating Medicare beneficiaries) for the year.

“(C) PROJECTION OF ESTIMATED AGGREGATE CLAIMS COST.—

“(i) BENCHMARK BASE YEAR.—The Secretary shall establish a benchmark base year amount of expenditures under this title for participating Medicare beneficiaries during year 1 of the Program.

“(ii) PROJECTION.—The Secretary shall use the benchmark base year amount established under clause (i) to project the estimated aggregate expenditures for all participating Medicare beneficiaries during each of years 2 and 3 of the Program as if the beneficiaries were not participating in the Program. In making such projection, the Secretary may include adjustments for health status or other specific risk factors and geographic variation for the participating Medicare beneficiaries.

“(D) PUBLIC REPORT OF DETERMINATION AND OTHER PROGRAM INFORMATION.—Not later than 90 days after determining the aggregate estimated savings (if any) under subparagraph (A) with respect to a year, the Secretary shall make available to the public a report containing a description of the amount of the savings determined, including the methodology and any other calculations or determinations involved in the determination of such amount. Such report shall include—

“(i) a description of any reduction in specific health risks of participating Medicare beneficiaries identified by the Secretary;

“(ii) a description of—

“(I) standards for measuring better health targets under subsection (c); and

“(II) the points available for achieving each such standard under that subsection; and

“(iii) recommendations for such legislation and administrative action as the Secretary determines appropriate.

“(3) MONITORING OF PROGRAM COSTS.—During the operation of the Program, the Chief Actuary of the Centers for Medicare & Medicaid Services shall—

“(A) monitor the Program to determine whether or not the Program is reducing aggregate expenditures under this title; and

“(B) submit to the Secretary an annual report on the results of such monitoring.

“(4) REQUIRED ACTION IF AGGREGATE INCENTIVE PAYMENTS EXCEED SAVINGS.—If the Secretary, taking into account the reports under paragraph (3)(B), determines that the aggregate expenditures under this title exceed the aggregate expenditures under this title that would have been made if the Program had not been implemented, the Secretary shall provide for changes to the provisions of the program in order to eliminate such excess.

“(g) WAIVER AUTHORITY.—The Secretary may waive such requirements of titles XI and XVIII as may be necessary to carry out the purposes of the Program established under this section.

“(h) DEFINITIONS.—In this section:

“(1) ANNUAL WELLNESS VISIT.—The term ‘annual wellness visit’ includes personalized prevention plan services (as defined in section 1861(hhh)(1)).

“(2) HEALTH PROFESSIONAL.—The term ‘health professional’ includes a physician (as defined in section 1861(r)(1)) and a practitioner described in clause (i) of section 1842(b)(18)(C).

“(3) INITIAL PREVENTIVE PHYSICAL EXAMINATION.—The term ‘initial preventive physical examination’ has the meaning given that term in section 1861(ww)(1).

“(4) MEDICARE BENEFICIARY.—The term ‘Medicare beneficiary’ means an individual enrolled in part B.

“(5) PARTICIPATING MEDICARE BENEFICIARY.—The term ‘participating Medicare beneficiary’ means a Medicare beneficiary who enrolls in the Program under subsection (b).

“(6) SCREENING TESTS.—The term ‘screening tests’ means any of the following that are determined by a health professional to be appropriate for a participating Medicare beneficiary:

“(A) Colorectal cancer screening tests (as defined in section 1861(pp)).

“(B) Screening mammography (as described in section 1861(jj)).

“(C) Screening pap smear and screening pelvic exam (as defined in section 1861(nn)).

“(D) Screening for glaucoma (as defined in section 1861(uu)).

“(E) Bone mass measurement (as defined in section 1861(rr)) for qualified individuals described in paragraph (2)(A) of such section.

“(F) HIV screening for high-risk groups (as identified by the Secretary).

“(7) SPECIFIED VACCINATIONS.—The term ‘specified vaccinations’ means the vaccinations described in section 1861(ww)(1) that are determined by a health professional to be appropriate for a participating Medicare beneficiary.”

### SEC. 3. PARTICIPATION BY MEDICARE ADVANTAGE PLANS.

Section 1859 of the Social Security Act (42 U.S.C. 1395w–28) is amended by adding at the end the following new subsection:

“(h) PROVIDING INCENTIVES FOR VOLUNTARY PARTICIPATION IN A BETTER HEALTH REWARDS PROGRAM.—

“(1) IN GENERAL.—Effective for plan years beginning on or after the date of enactment of the Medicare Better Health Rewards Program Act of 2013, a Medicare Advantage organization may provide to individuals enrolled in an MA plan offered by the organization incentive payments, including cash, cash-equivalent, or other types of incentives, for voluntary participation in a Better Health Rewards Program (in this subsection referred to as the ‘Program’) that rewards individuals for meeting certain health targets established by the Secretary.

“(2) LIMITATION.—In no case shall the monthly bid amount submitted by a Medicare Advantage organization under section 1834(a)(6) (or the monthly premium charged by the organization under section 1854(b)) with respect to an MA plan offered by the organization take into account any incentive payments made to enrollees under the Program.

“(3) IMPLEMENTATION.—The Program under this subsection shall be conducted in a similar manner to the manner in which the program under section 1849 is conducted, in accordance with standards established by the Secretary.

“(4) NOTIFICATION AND PROVISION OF INFORMATION.—A Medicare Advantage organization seeking to participate in the Program shall—

“(A) notify the Secretary of the organization’s intent to participate in the Program; and

“(B) agree to provide to the Secretary—

“(i) information regarding—

“(I) which enrollees participate in the Program;

“(II) the scores of those enrollees with respect to applicable health targets under the Program; and

“(III) the incentives enrollees receive for meeting such health targets; and

“(ii) any other information specified by the Secretary for purposes of this subsection.

“(5) **WAIVER AUTHORITY.**—The Secretary may waive such requirements of titles XI and XVIII as may be necessary to carry out the purposes of the Program established under this subsection.”.

#### **SEC. 4. PARTICIPATION OF SECTION 1876 COST PLANS.**

Section 1876 of the Social Security Act (42 U.S.C. 1395mm) is amended by inserting at the end the following:

“(1) **PROVIDING INCENTIVES FOR VOLUNTARY PARTICIPATION IN A BETTER HEALTH REWARDS PROGRAM.**—

“(1) **IN GENERAL.**—Effective for contract periods beginning on or after the date of enactment of the Medicare Better Health Rewards Program Act of 2013, an eligible organization may provide to members enrolled under this section with the organization incentive payments, including cash, cash-equivalent, or other types of incentives, for voluntary participation in a Better Health Rewards Program (in this subsection referred to as the ‘Program’) that rewards members for meeting certain health targets established by the Secretary.

“(2) **LIMITATION.**—In no case shall the payment to an eligible organization under this section (or the premium rate charged by the organization under this section) with respect to members enrolled with the organization take into account any incentive payments made to members under the Program.

“(3) **IMPLEMENTATION.**—The Program under this subsection shall be conducted in a similar manner to the manner in which the program under section 1849 is conducted, in accordance with standards established by the Secretary.

“(4) **NOTIFICATION AND PROVISION OF INFORMATION.**—An eligible organization seeking to participate in the Program shall—

“(A) notify the Secretary of the organization’s intent to participate in the Program; and

“(B) agree to provide to the Secretary—

“(i) information regarding—

“(I) which members participate in the Program;

“(II) the scores of those members with respect to applicable health targets under the Program; and

“(III) the incentives members receive for meeting such health targets; and

“(ii) any other information specified by the Secretary for purposes of this subsection.

“(5) **WAIVER AUTHORITY.**—The Secretary may waive such requirements of titles XI and XVIII as may be necessary to carry out the purposes of the Program established under this subsection.”.

#### **SEC. 5. PARTICIPATION OF PROGRAMS OF ALL-INCLUSIVE CARE FOR THE ELDERLY (PACE).**

(a) **MEDICARE.**—Section 1894 of the Social Security Act (42 U.S.C. 1395eee) is amended by inserting at the end the following:

“(j) **PROVIDING INCENTIVES FOR VOLUNTARY PARTICIPATION IN A BETTER HEALTH REWARDS PROGRAM.**—

“(1) **IN GENERAL.**—Effective for PACE program agreements entered into on or after the date of enactment of the Medicare Better Health Rewards Program Act of 2013, a PACE provider may provide to PACE program eligible individuals enrolled under this section with the PACE provider incentive payments, including cash, cash-equivalent, or other types of incentives, for voluntary participation in a Better Health Rewards Program (in this subsection referred to as the ‘Program’) that rewards enrollees for meeting certain health targets established by the Secretary.

“(2) **LIMITATION.**—In no case shall the payment to a PACE provider under this section (or any premium charged by the provider

under this section) with respect to PACE program eligible individuals enrolled with the PACE provider take into account any incentive payments made to individuals under the Program.

“(3) **IMPLEMENTATION.**—The Program under this subsection shall be conducted in a similar manner to the manner in which the program under section 1849 is conducted, in accordance with standards established by the Secretary.

“(4) **NOTIFICATION AND PROVISION OF INFORMATION.**—A PACE provider seeking to participate in the Program shall—

“(A) notify the Secretary of the PACE provider’s intent to participate in the Program; and

“(B) agree to provide to the Secretary—

“(i) information regarding—

“(I) which PACE program eligible individuals enrolled with the PACE provider participate in the Program;

“(II) the scores of those individuals with respect to applicable health targets under the Program; and

“(III) the incentives individuals receive for meeting such health targets; and

“(ii) any other information specified by the Secretary for purposes of this subsection.

“(5) **WAIVER AUTHORITY.**—The Secretary may waive such requirements of titles XI, XVIII, and XIX as may be necessary to carry out the purposes of the Program established under this subsection.”.

(b) **MEDICAID.**—Section 1934 of the Social Security Act (42 U.S.C. 1396u-4) is amended by adding at the end the following new subsection:

“(k) **PROVIDING INCENTIVES FOR VOLUNTARY PARTICIPATION IN A BETTER HEALTH REWARDS PROGRAM.**—

“(1) **IN GENERAL.**—Effective for PACE program agreements entered into on or after the date of enactment of the Medicare Better Health Rewards Program Act of 2013, a PACE provider may provide to PACE program eligible individuals enrolled under this section with the PACE provider incentive payments, including cash, cash-equivalent, or other types of incentives, for voluntary participation in a Better Health Rewards Program (in this subsection referred to as the ‘Program’) that rewards enrollees for meeting certain health targets established by the Secretary.

“(2) **LIMITATION.**—In no case shall the payment to a PACE provider under this section (or any premium charged by the provider under this section) with respect to PACE program eligible individuals enrolled with the PACE provider take into account any incentive payments made to individuals under the Program.

“(3) **IMPLEMENTATION.**—The Program under this subsection shall be conducted in a similar manner to the manner in which the program under section 1849 is conducted, in accordance with standards established by the Secretary.

“(4) **NOTIFICATION AND PROVISION OF INFORMATION.**—A PACE provider seeking to participate in the Program shall—

“(A) notify the Secretary of the PACE provider’s intent to participate in the Program; and

“(B) agree to provide to the Secretary—

“(i) information regarding—

“(I) which PACE program eligible individuals enrolled with the PACE provider participate in the Program;

“(II) the scores of those individuals with respect to applicable health targets under the Program; and

“(III) the incentives individuals receive for meeting such health targets; and

“(ii) any other information specified by the Secretary for purposes of this subsection.

“(5) **WAIVER AUTHORITY.**—The Secretary may waive such requirements of titles XI,

XVIII, and XIX as may be necessary to carry out the purposes of the Program established under this subsection.”.

#### **SEC. 6. EXCLUSION OF INCENTIVE PAYMENTS.**

(a) **IN GENERAL.**—Part III of subchapter B of chapter 1 of the Internal Revenue Code of 1986 is amended by inserting after section 139D the following new section:

“**SEC. 139E. MEDICARE BETTER HEALTH REWARDS PAYMENTS.**

“Gross income shall not include any payment made under the following programs:

“(1) The Medicare Better Health Rewards Program established under section 1849 of the Social Security Act.

“(2) A Better Health Rewards Program established pursuant to section 1859(h), 1876(l), 1894(j), or 1934(k) of the Social Security Act.”.

(b) **CLERICAL AMENDMENT.**—The table of sections for part III of subchapter B of chapter 1 of such Code is amended by inserting after the item relating to section 139D the following new item:

“Sec. 139E. Medicare Better Health Rewards payments.”.

By Mr. WHITEHOUSE (for himself and Ms. WARREN):

S. 1229. A bill to amend the Truth in Lending Act to empower the States to set the maximum annual percentage rates applicable to consumer credit transactions, and for other purposes; to the Committee on Banking, Housing, and Urban Affairs.

Mr. WHITEHOUSE. Mr. President, I am very pleased to be joined on the floor of the Senate by Senator WARREN to introduce legislation we have been working on since 2008.

Astute observers of this body will recognize that was before Senator WARREN was even Senator WARREN. She has been, for years, a renowned expert in consumer law and a leading advocate of reforms to protect families from predatory lending. It has been a pleasure working with her on this bill, and I am delighted to be working with her as Senate colleagues now.

A little history. During President Obama’s first 2 years in office and before the Republicans took control of the House in 2011, Democrats passed two significant landmark bills to protect ordinary consumers from credit card company abuses.

The Credit CARD Act of 2009 outlawed some of the worst tricks and traps that lenders used to squeeze money out of their customers. After that law, big banks can no longer hike interest rates on preexisting balances just because they feel like it, and they can no longer declare that the day ends at lunchtime in order to impose late fees on payments that arrive in the afternoon. As absurd as it sounds, credit card companies routinely engage in those sort of shenanigans, but the Credit CARD Act of 2009 put an end to a lot of it.

A second bill, the Dodd-Frank Wall Street Reform Act, established the Consumer Financial Protection Bureau, an essential agency first proposed by Senator WARREN when she was a law professor. That body will be for mortgages and credit cards what the Consumer Product Safety Commission is

for toasters and swimming pools. In an age when the fine print in a financial agreement can be the door to a family bankruptcy, this new agency is long overdue.

While the Consumer Financial Protection Board is working to protect American families from many types of unfair and deceptive financial practices, including ones that involve credit card fees, the Board is barred from regulating credit card interest rates. In the final negotiations on Dodd-Frank, the allies of the big credit card companies kept interest rates beyond the reach of this consumer agency.

That is a shame, because unfair interest rates are a big problem for families in Rhode Island and across the Nation. I have heard from so many constituents enticed to sign up for a credit card with an attractive teaser rate of 0 or 1 percent, and eventually the teaser period ends and the rate goes up to 12 or 15 percent, and if the cardholder slips up and misses a couple of payments, the rate can jump to 30 percent or higher.

I think when most of us in this body were growing up, a 30-percent interest rate was a matter you could usually take to the police because it violated State law. A rate at 30 percent would have been illegal under the laws of most, if not all, of the 50 States. But the Supreme Court in 1978 ruled the Civil War-era National Bank Act only required a lender, the credit card issuer, to abide by the law of the State that is their home State and allowed them to ignore the law of the State their customer called their home State. Well, it didn't take too long for the big credit card companies to see the loophole. This meant if they moved their legal home to States with no interest rate limits, with lousy consumer protections, even dealing with those States to reduce consumer protections as a consequence of moving there, well, from these new havens they could lend to people in all 50 States at any interest rate they wanted.

Since that Supreme Court decision, which is called the Marquette ruling, high interest rate credit cards have mushroomed and consumer debt has soared. According to the Federal Reserve, in the year before the Marquette decision, 1977, only 38 percent of families had a bank-issued credit card. By 2010, over 65 percent had credit cards, with about one-third of all families holding four or more credit cards. And the debt numbers coming off those credit cards are even worse. Revolving consumer debt, which is mainly credit card debt, has exploded over twentyfold in the 35 years since the Marquette decision. This little bull's-eye represents the debt beforehand, the giant red circle the debt afterward.

The credit card companies are taking full advantage. Interest rates, as we know, are generally low right now. Banks are lending to one another at less than one-quarter of 1 percent, and 30-year fixed mortgage rates are near 4

percent. Savings bonds pay a paltry 1 percent. The Stafford loans we are discussing will move from 3.4 percent to 6.8 percent if we don't act. But credit cards? According to bankrate.com, which tracks lending statistics, the average variable rate credit card now charges over 15 percent, and many consumers pay much higher rates.

At 15-percent interest, it would take a family, paying the monthly minimum, which is often equal to 1 percent of the balance plus the accrued interest, more than 22 years to pay off a \$5,000 balance. An emergency comes to your family, and you need to go to your credit card to pay for it, so you have to run up \$5,000. It will take you 22 years to dig out from that at a 15-percent rate. Over those 20 years, the total you would pay would be almost \$11,000, meaning interest rate charges would be more than the actual balance you owe. That is bad enough, but imagine a family paying 30 percent. For them, it is much worse. It would take 25 years to pay off a \$5,000 balance making minimum payments, and the total payments the family would have to make would add up to \$17,000, more than the original \$5,000 that was borrowed.

Families may turn to credit cards in times of emergency, and then, when they get back on their feet, find the next quarter of a century dedicated to paying off that debt. We should act to ensure that families don't suffer lost decades to unnecessarily—and what would once have been illegally—high interest rates.

The bill we introduce today, the Restoring States' Rights to Protect Consumers Act, would not set a Federal interest rate cap but it would restore to our sovereign 50 States their historic right—a right that dated back to their status as colonies before the Revolution—to determine what interest rate limits should apply and protect their own citizens. This bill is 2 pages long. It is simple. It is a States rights bill. It received bipartisan support when I offered it as an amendment to the Dodd-Frank bill, and I hope Senators of both parties will consider supporting it now.

I will now yield the floor to my lead cosponsor, Senator WARREN of Massachusetts, with my thanks to her for her leadership in protecting American consumers and for her help in drafting this measure. It is a privilege to serve with Senator WARREN in the Senate.

I yield the floor.

The PRESIDING OFFICER. The Senator from Massachusetts.

Ms. WARREN. Mr. President, I want to start by commending Senator WHITEHOUSE for his extraordinary leadership. For 5 years he has worked on this issue. He proved from the very beginning that he was open to consumer groups that came to talk to him about a problem, and he has been committed to helping working families and that has been his central goal. It is a great honor to stand this afternoon with Senator WHITEHOUSE and to talk about a

bill that can advance that goal—helping working families.

For more than two centuries a State could pass a usury law and enforce it against anyone who was lending money in the State. Congress and Federal agencies played a central role in our banking policies, but our system allowed States to play an important role too. The States decided locally what were the highest interest rates they wanted their citizens to be charged. We honored the traditions of federalism, and things worked pretty well. The States protected their citizens. Consumer financial products, such as credit cards, were easy to understand and they were safe for consumers. They were not loaded with tricks and traps.

That changed starting in 1978, when the Supreme Court issued its decision in *Marquette National Bank of Minneapolis v. First of Omaha Service Corp.* In that decision, the Court interpreted a banking law that Congress had passed back in 1863, and they decided the statute meant the States could not keep an out-of-State lender from charging high rates within the State.

That all sounds pretty technical, but the result was that credit card companies flocked to move their headquarters to States that had little consumer protection. Then other States raced to the bottom, repealing their consumer protection laws, hoping to attract more business to their State. The basic idea that States could protect their citizens from whatever tricks or traps the banks wanted to try simply disappeared.

So I rise today to join my colleague from Rhode Island, Senator WHITEHOUSE, to introduce the Empowering States' Rights to Protect Consumers Act. This bill will restore the ability of States to enforce their own rules against all lenders that do business within the State. It does not tell States what rules to put in place, it lets States decide for themselves.

The Credit CARD Act, enacted in 2009, and the new Consumer Financial Protection Bureau, created by the Dodd-Frank act in 2010, were critical steps in the right direction, and they are doing a good deal to help protect consumers. But we need to recognize the value of State partnerships by empowering our States to play a role too and by restoring their ability to serve as a laboratory of democracy. If and when credit card companies develop the next generation of tricks and traps, buried in fine print and legalese, States ought to be able to respond with their own rules and protections if they deem it necessary.

I ask my colleagues to carefully consider this bill.

I again thank Senator WHITEHOUSE for his extraordinary leadership on this. It is a great honor to stand today and cosponsor this bill with him.

By Mr. WYDEN (for himself and Ms. STABENOW):

S. 1230. A bill to reduce oil consumption and improve energy security, and

for other purposes; to the Committee on Energy and Natural Resources.

Mr. WYDEN. Mr. President, today Senator STABENOW and I are introducing legislation designed to reduce our dependence on oil in the transportation sector by replacing it with cleaner, domestic sources of energy to power our cars, trucks, buses, tractors, and ships. Until very recently, our nation was dependent upon foreign, often unstable governments for its energy supply—particularly for the oil that fuels our transport—70 percent of which was imported from overseas. Now, recent advances in drilling technologies have uncovered abundant domestic energy resources and it is predicted that the U.S. will be a net oil and gas exporter in the near future. Today, we are introducing legislation that builds on our introduction of a similar bill last Congress which was approved by Committee, our continual work with a broad array of stakeholders and the feedback received during the series of natural gas forums held by the Energy and Natural Resources Committee. Those forums served as a reminder of the great opportunity no one imagined we'd have even a few years ago, of being able to chart our own energy future rather than relying on other countries or single technologies to drive our economy forward.

While the natural gas forums served as a reminder, it is crucial that we don't just supplant reliance on oil for reliance on another single resource or technology. At the end of the day, different fuels are going to work better in different types of vehicles and in different parts of the country. For that reason, our bill does not pick technology winners and losers. It is "technology neutral," "geography neutral" and "market neutral." An alternative fuel that is readily available in one part of the country may not be readily available in every part of the country, or it may not work as well in an 18 wheel tractor-trailer as in the family car. Our bill does not choose which fuel is used where, or for what kinds of vehicles. We leave that up to the free market so that fuel providers and vehicle manufacturers can compete for what works best for their customers. This bill brings us closer to the day when conventional gas stations give way to the "Fueling Station of the Future" where consumers will have the option to choose between whichever fuel serves their needs.

Energy legislation, including the Energy Policy Act of 2005 and the Energy Independence and Security Act of 2007, have instituted a number of programs at the Department of Energy and the Environmental Protection Agency to address the need to strengthen our energy security by replacing a significant portion of the oil Americans use for transportation with alternative fuels such as electricity, natural gas, propane, biofuels, and hydrogen. However, these programs currently fail to pro-

vide workable solutions for many of the obstacles alternative fuels suppliers and alternative fuel vehicles manufacturers face when attempting to get their technologies to market.

Modifying these existing programs—and bolstering them with cohesive policies enshrined in law to make them more useful for potential applicants—will help our nation exploit our newfound abundant energy resources, target climate change by incentivizing more widespread use of cleaner transportation fuels, and create jobs by catalyzing new businesses in the diverse alternative fuel and alternative fuel vehicles sector.

Our bottom line goal is to help American businesses, which build vehicles and supply fuel, provide genuine alternatives to conventional fuels and engine technologies so that Americans can reduce our dependence on oil as a transportation fuel. The bill does this by providing a set of tools to promote the deployment of these technologies. In several instances, the bill modifies existing programs, rather than creating new ones.

First, the bill takes the existing advanced vehicle manufacturing support program at the Department of Energy, which is now focused on providing financial support to major manufacturers of light duty vehicles, and opens it up to alternative fuel technologies. It also expands the program to component manufacturers further down the supply chain and to the production of medium and heavy trucks, buses, and transit vehicles and lifts the cap on the amount of loans that can be made to American manufacturers and their suppliers.

Alternative fuel vehicles need alternative fuel. So the next major initiative in the bill is to provide financial support for the production and distribution of those alternative fuels. Again, instead of creating a whole new program to support this alternative fuel infrastructure, the bill modifies the existing clean energy Department of Energy loan guarantee program created in section 1703 of the Energy Policy Act of 2005. This loan program was aimed at financing new, innovative low-carbon electricity generation technologies. That is all well and good, but those investments do not address the very real energy security challenge facing our country from oil imports, especially since so little electricity in the U.S. is actually generated using oil. Our bill would allow this already existing program to be used for alternative fuel infrastructure.

The bill includes additional measures to provide technical assistance to States, local and tribal governments, public-private partnerships, and utility companies and utility commissions to help overcome barriers to the deployment of these alternative fuel vehicles. The bill further provides worker training provisions to ensure our nation has a skilled workforce capable of making the goals of this bill a reality. Taken

altogether, these provisions are designed to provide the tools for manufacturers, parts suppliers, fuel providers, transportation planners, utility regulators, and State, local, and tribal officials to deploy alternative fuel vehicles, and the fuels to power them, in numbers that make a difference and truly reduce our dependence on imported oil.

Our bill has broad support from industry groups and has been endorsed by the Alliance for Automobile Manufacturers, Natural Gas Vehicles for America, Global Automakers, the American Public Gas Association, Drive Oregon, the National Electrical Manufacturers Association, and the Electric Drive Transportation Association. We ask our colleagues to stand with us in support of this bill.

Mr. President, I ask unanimous consent that the text of the bill be printed in the RECORD.

There being no objection, the text of the bill was ordered to be printed in the RECORD, as follows:

S. 1230

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

#### SECTION 1. SHORT TITLE; TABLE OF CONTENTS.

(a) SHORT TITLE.—This Act may be cited as the "Alternative Fueled Vehicles Competitiveness and Energy Security Act of 2013".

(b) TABLE OF CONTENTS.—The table of contents of this Act is as follows:

- Sec. 1. Short title; table of contents.
- Sec. 2. Definitions.
- Sec. 3. Loan guarantees for alternative fuel infrastructure.
- Sec. 4. Advanced technology vehicles manufacturing incentive program.
- Sec. 5. Conventional fuel replacement calculation and assessment.
- Sec. 6. Technical assistance and coordination.
- Sec. 7. Workforce training.
- Sec. 8. Reduction of engine idling and conventional fuel consumption.
- Sec. 9. Electric, hydrogen, and natural gas utility and oil pipeline participation.
- Sec. 10. Federal fleets.
- Sec. 11. HOV lane access extension.

#### SEC. 2. DEFINITIONS.

In this Act:

(1) ALTERNATIVE FUEL.—The term "alternative fuel" has the meaning given the term in section 301 of the Energy Policy Act of 1992 (42 U.S.C. 13211).

(2) ALTERNATIVE FUELED VEHICLE.—The term "alternative fueled vehicle" has the meaning given the term in section 301 of the Energy Policy Act of 1992 (42 U.S.C. 13211).

(3) COMMUNITY COLLEGE.—The term "community college" has the meaning given the term "junior or community college" in section 312 of the Higher Education Act of 1965 (20 U.S.C. 1058).

(4) DEPARTMENT.—The term "Department" means the Department of Energy.

(5) NONROAD VEHICLE.—

(A) IN GENERAL.—The term "nonroad vehicle" means a vehicle that is not licensed for onroad use.

(B) INCLUSIONS.—The term "nonroad vehicle" includes a vehicle described in subparagraph (A) that is used principally—

- (i) for industrial, farming, or commercial use;
- (ii) for rail transportation;
- (iii) at an airport; or

(iv) for marine purposes.

(6) SECRETARY.—The term “Secretary” means the Secretary of Energy.

### SEC. 3. LOAN GUARANTEES FOR ALTERNATIVE FUEL INFRASTRUCTURE.

Section 1703(b) of the Energy Policy Act of 2005 (42 U.S.C. 16513(b)) is amended by adding at the end the following:

“(11) Infrastructure for provision and distribution of alternative fuels.”

### SEC. 4. ADVANCED TECHNOLOGY VEHICLES MANUFACTURING INCENTIVE PROGRAM.

Section 136 of the Energy Independence and Security Act of 2007 (42 U.S.C. 17013) is amended—

(1) in subsection (a)—

(A) in paragraph (1)—

(i) by redesignating subparagraphs (A) through (C) as clauses (i) through (iii), respectively, and indenting appropriately;

(ii) in the matter preceding clause (i) (as redesignated by clause (i)), by striking “means an ultra efficient vehicle or a light duty vehicle that meets—” and inserting “means—

“(A) an ultra efficient vehicle or a light duty vehicle that meets—”;

(iii) in clause (iii) (as redesignated by clause (i)), by striking the period at the end and inserting a semicolon; and

(iv) by adding at the end the following:

“(B) a vehicle (such as a medium-duty or heavy-duty work truck, bus, or rail transit vehicle) that—

“(i) is used on a public street, road, highway, or transitway;

“(ii) meets each applicable emission standard that is established as of the date of the application; and

“(iii) will reduce consumption of conventional motor fuel by 25 percent or more, as compared to existing surface transportation technologies that perform a similar function, unless the Secretary determines that—

“(I) the percentage is not achievable for a vehicle type or class; and

“(II) an alternative percentage for that vehicle type or class will result in substantial reductions in motor fuel consumption within the United States.”;

(B) in paragraph (3)(B)—

(i) by striking “equipment and” and inserting “equipment.”; and

(ii) by inserting “, and manufacturing process equipment” after “suppliers”; and

(C) by striking paragraph (4) and inserting the following:

“(4) QUALIFYING COMPONENTS.—The term ‘qualifying components’ means components, systems, or groups of subsystems that the Secretary determines—

“(A) to be designed to improve fuel economy or otherwise substantially reduce consumption of conventional motor fuel; or

“(B) to contribute measurably to the overall improved fuel use of an advanced technology vehicle, including idle reduction technologies.”;

(2) in subsection (b), in the matter preceding paragraph (1), by striking “to automobile” and inserting “to advanced technology vehicle”;

(3) in subsection (d)(1), in the first sentence, by striking “a total of not more than \$25,000,000,000 in”;

(4) in subsection (h)—

(A) in the subsection heading, by striking “AUTOMOBILE” and inserting “ADVANCED TECHNOLOGY VEHICLE”; and

(B) in paragraph (1)(B), by striking “automobiles” each place it appears and inserting “advanced technology vehicles”; and

(5) in subsection (i), by striking “2012” and inserting “2018”.

### SEC. 5. CONVENTIONAL FUEL REPLACEMENT CALCULATION AND ASSESSMENT.

(a) METHODOLOGY.—Not later than 180 days after the date of enactment of this Act, the

Secretary shall, by rule, develop a methodology for calculating the equivalent volumes of conventional fuel displaced by use of each alternative fuel to assess the effectiveness of alternative fuel and alternative fueled vehicles in reducing oil imports.

(b) NATIONAL ASSESSMENT.—Not later than 3 years after the date of enactment of this Act, the Secretary shall—

(1) conduct a national assessment (using the methodology developed under subsection (a)) of the effectiveness of alternative fuel and alternative fueled vehicles in reducing oil imports into the United States, including as assessment of—

(A) market penetration of alternative fuel and alternative fueled vehicles in the United States;

(B) successes and barriers to deployment identified by the programs established under this Act; and

(C) the maximum feasible deployment of alternative fuel and alternative fueled vehicles by 2020 and 2030; and

(2) report to Congress the results of the assessment.

### SEC. 6. TECHNICAL ASSISTANCE AND COORDINATION.

(a) TECHNICAL ASSISTANCE TO STATE, LOCAL, AND TRIBAL GOVERNMENTS.—

(1) IN GENERAL.—In carrying out this title, the Secretary shall provide, at the request of the Governor, mayor, county executive, public utility commissioner, or other appropriate official or designee, technical assistance to State, local, and tribal governments or to a public-private partnership described in paragraph (2) to assist with the deployment of alternative fuel and alternative fueled vehicles and infrastructure.

(2) PUBLIC-PRIVATE PARTNERSHIP.—Technical assistance under this section may be awarded to a public-private partnership, comprised of State, local or tribal governments and nongovernmental entities, including—

(A) electric or natural gas utilities or other alternative fuel distributors;

(B) vehicle manufacturers;

(C) alternative fueled vehicle or alternative fuel technology providers;

(D) vehicle fleet owners;

(E) transportation and freight service providers; or

(F) other appropriate non-Federal entities, as determined by the Secretary.

(3) ASSISTANCE.—The technical assistance described in paragraph (1) may include—

(A) coordination in the selection, location, and timing of alternative fuel recharging and refueling equipment and distribution infrastructure, including the identification of transportation corridors and specific alternative fuels that would be made available;

(B) development of protocols and communication standards that facilitate vehicle refueling and recharging into electric, natural gas, and other alternative fuel distribution systems;

(C) development of codes and standards for the installation of alternative fuel distribution and recharging and refueling equipment;

(D) education and outreach for the deployment of alternative fuel and alternative fueled vehicles; and

(E) utility rate design and integration of alternative fueled vehicles into electric and natural gas utility distribution systems.

(b) COST SHARING.—Cost sharing for assistance awarded under this section shall be consistent with section 988 of the Energy Policy Act of 2005 (42 U.S.C. 16352).

(c) AUTHORIZATION OF APPROPRIATIONS.—There is authorized to be appropriated to carry out this section \$50,000,000 for each of fiscal years 2014 through 2018.

### SEC. 7. WORKFORCE TRAINING.

(a) IN GENERAL.—The Secretary, in consultation with the Secretary of Labor, shall award grants to community colleges, other institutions of higher education, and other qualified training and education institutions for the establishment or expansion of programs to provide training and education for vocational workforce development for—

(1) the manufacture and maintenance of alternative fueled vehicles; and

(2) the manufacture, installation, support, and inspection of alternative fuel recharging, refueling, and distribution infrastructure.

(b) PURPOSE.—Training funded under this section shall be intended to ensure that the workforce has the necessary skills needed to manufacture, install, and maintain alternative fuel infrastructure and alternative fueled vehicles.

(c) SCOPE.—Training funded under this section shall include training for—

(1) electricians, plumbers, pipefitters, and other trades and contractors who will be installing, maintaining, or providing safety support for alternative fuel recharging, refueling, and distribution infrastructure;

(2) building code inspection officials;

(3) vehicle, engine, and powertrain dealers and mechanics; and

(4) others positions as the Secretary determines necessary to successfully deploy alternative fuels and vehicles.

(d) AUTHORIZATION OF APPROPRIATIONS.—There is authorized to be appropriated to carry out this section \$50,000,000 for each of fiscal years 2014 through 2018.

### SEC. 8. REDUCTION OF ENGINE IDLING AND CONVENTIONAL FUEL CONSUMPTION.

(a) DEFINITION OF IDLE REDUCTION TECHNOLOGY.—Section 756(a) of the Energy Policy Act of 2005 (42 U.S.C. 16104(a)) is amended by striking paragraph (5) and inserting the following:

“(5) IDLE REDUCTION TECHNOLOGY.—The term ‘idle reduction technology’ means an advanced truck stop electrification system, auxiliary power unit, or other technology that—

“(A)(i) is used to reduce long-duration idling; and

“(ii) allows for the main drive engine or auxiliary refrigeration engine to be shut down; or

“(B) uses an alternative fuel to reduce consumption of conventional fuel and environmental emissions.”.

(b) FUNDING.—Section 756(b)(4)(B) of the Energy Policy Act of 2005 (42 U.S.C. 16104(b)(4)(B)) is amended in clauses (i) and (ii) by striking “fiscal year 2008” each place it appears and inserting “each of fiscal years 2008 through 2018”.

### SEC. 9. ELECTRIC, HYDROGEN, AND NATURAL GAS UTILITY AND OIL PIPELINE PARTICIPATION.

(a) IN GENERAL.—The Secretary shall identify barriers and remedies in existing electric and natural gas and oil pipeline transmission and distribution systems to the distribution of alternative fuels and the deployment of alternative fuel recharging and refueling capability, at economically competitive costs of alternative fuel for consumers, including—

(1) model regulatory rate design and billing for recharging and refueling alternative fueled vehicles;

(2) electric grid load management and applications that will allow batteries in plug-in electric drive vehicles to be used for grid storage, ancillary services provision, and backup power;

(3) integration of plug-in electric drive vehicles with smart grid technology, including protocols and standards, necessary equipment, and information technology systems;



(4) technical and economic barriers to transshipment of biofuels by oil pipelines, or distribution of hydrogen; and

(5) any other barriers to installing sufficient and appropriate alternative fuel recharging and refueling infrastructure.

(b) CONSULTATION.—The Secretary shall carry out this section in consultation with—

- (1) the Federal Energy Regulatory Commission;
- (2) State public utility commissions;
- (3) State consumer advocates;
- (4) electric and natural gas utility and transmission owners and operators;
- (5) oil pipeline owners and operators;
- (6) hydrogen suppliers; and
- (7) other affected entities.

(c) REPORT.—Not later than 2 years after the date of enactment of this Act, the Secretary shall submit to Congress a report describing actions taken to carry out this section.

#### SEC. 10. FEDERAL FLEETS.

(a) IN GENERAL.—The Secretary (in consultation with the Administrator of General Services, the Secretary of Defense, the Postmaster General, and the Director of the Office of Management and Budget) shall establish an interagency coordination council for the development and procurement of alternative fueled vehicles by Federal agencies.

(b) ELECTRICITY AND NATURAL GAS.—Electricity and natural gas consumed by Federal agencies to fuel alternative fueled vehicles shall be—

- (1) considered an alternative fuel; and
- (2) accounted for under Federal fleet management reporting requirements, rather than under Federal building management reporting requirements.

(c) ASSESSMENT AND REPORT.—Not later than 180 days after the date of enactment of this Act, the Secretary (in consultation with the Administrator of General Services, the Secretary of Defense, the Postmaster General, and the Director of the Office of Management and Budget) shall complete an assessment of Federal Government fleets (including the United States Postal Service and the Department of Defense) and submit to Congress a report that describes—

(1) for each Federal agency with a fleet of more than 200 vehicles, which types of vehicles the agency uses that would or would not be suitable for alternative fuel use either through the procurement of new alternative fueled vehicles, or the conversion to alternative fuel, taking into account the types of vehicles for which alternative fuel could provide comparable functionality and lifecycle costs;

(2) the quantity of alternative fueled vehicles that could be deployed by the Federal Government in 5 years and in 10 years, assuming that the vehicles are available and are purchased when new vehicles are needed or existing vehicles are replaced; and

(3) the estimated cost and benefits to the Federal Government for vehicle purchases or conversions described in this subsection.

#### SEC. 11. HOV LANE ACCESS EXTENSION.

Section 166(b)(5) of title 23, United States Code, is amended—

(1) in subparagraph (A), by striking “Before September 30, 2017, the State” and inserting “The State”; and

(2) in subparagraph (B), by striking “Before September 30, 2017, the State” and inserting “The State”.

By Mr. LEVIN (for himself, Mr. KIRK, Ms. STABENOW, Ms. KLOBUCHAR, Mr. BROWN, Mr. DURBIN, Mr. FRANKEN, Mr. SCHUMER, and Ms. BALDWIN):

S. 1232. A bill to amend the Federal Water Pollution Control Act to protect

and restore the Great Lakes; to the Committee on Environment and Public Works.

Mr. LEVIN. Mr. President, the Great Lakes are a magnificent resource and unique in the world. These water bodies, formed during the last ten thousand years, are the largest source of surface freshwater on the planet. The lakes shaped how people settled and secured resources for their survival. Native Americans, French explorers, early European settlers, immigrants flocking to new industrial cities, along with the current populations of today all rely on the lakes for their survival—providing food and drinking water, transportation, power, recreation, and magnificent beauty. However, the vast resources the Great Lakes provide must not be taken for granted. We must do all we can to protect these waters and clean up the areas that have been harmed by toxic contaminants, polluted runoff, untreated wastewater, and destructive invasive species. That is why as co-chairs of the Senate Great Lakes Task Force, Senator KIRK and I, along with several of our colleagues, are introducing today the Great Lakes Ecological and Economic Protection Act of 2013, or GLEESA.

This bill builds upon the work of a multitude of stakeholders—environmental organizations, business associations, tribal governments, community leaders, and Federal, State and local officials—who worked together to craft the Great Lakes Regional Collaboration Strategy, a 2005 plan to guide restoration and protection for the Great Lakes. The legislation we are introducing today would formally authorize the Great Lakes Restoration Initiative, GLRI, an inter-agency program designed to implement the plan articulated in the Collaboration Strategy. The GLRI is an action-oriented, results-driven initiative targeting the most significant problems in the Great Lakes, including aquatic invasive species, toxics and contaminated sediment, nonpoint source pollution, and habitat and wildlife protection and restoration. While broadly authorized under the Clean Water Act, the GLRI should be specifically authorized in law to clarify its purpose and objectives and to demonstrate support from Congress. Since the GLRI was launched in fiscal year 2010 with \$475 million in funding, real progress has been made to restore the health of the Great Lakes: More than a million cubic yards of contaminated sediments have been cleaned up. More than 20,000 acres of wetland, coastal, upland and island habitat have been restored or enhanced. New technologies are being developed to combat the sea lamprey. Asian carp have been prevented from establishing a sustaining population in the Great Lakes. Hundreds of river miles have been restored to enable free fish passage from the Great Lakes to their spawning grounds. Reduction of nutrient loading from agriculture runoff has lessened occurrences of harmful algal blooms.

In addition to authorization of the GLRI, this legislation would reauthorize two existing programs: the Great Lakes Legacy program, which supports the removal of contaminated sediments at more than thirty Areas of Concern, AOCs, across the Great Lakes; and the Great Lakes National Program Office, which handles Great Lakes matters for the EPA.

The health and vitality of the Great Lakes not only provide immense public health and environmental benefits, but they are also critical to the economic health of the region. For example, in Muskegon Lake, which is directly connected to Lake Michigan, cleanup of 430,000 cubic yards of sediment contaminated with mercury and polycyclic aromatic hydrocarbons, or PAHs, also provided jobs to barge and dredge operators, truck drivers, biologists, chemists, toxicologists, and general laborers. The cleanup will help lift fish consumption advisories and restore fish habitat, which is vital to this area that is a popular fishing and boating destination. Reports find a two to three dollar return for every dollar invested in cleanup and restoration activity. And preventing future damage to the lakes—from aquatic invasive species for example—could easily save the public hundreds of millions of dollars in future expenditures. With a \$7 billion fishery, \$16 billion in annual expenditures related to recreational boating, and about 37 million hunters, anglers and bird watchers enjoying the Great Lakes each year, we cannot afford to not protect and restore this precious resource.

The legislation we are introducing today includes important safeguards to ensure that tax dollars are wisely spent on activities that actually achieve results. Projects are directed to be selected so that they achieve strategic and measurable outcomes and which can be promptly implemented through leveraging additional non-Federal resources. The bill would also authorize an inter-agency task force to coordinate Federal resources in a way that most efficiently uses taxpayer funds, focusing on measurable outcomes such as cleaner water, improved public health, and sustainable fisheries in the Great Lakes.

Finally, State and local officials, tribal governments, business organizations, environmental organizations, and other stakeholders need an avenue to communicate on matters pertaining to Great Lakes restoration. Recently, the EPA created a board that advises the EPA and other Federal agencies on Great Lakes cleanup and protection activities. This bill would make the advisory board permanent to ensure that the many voices across the Great Lakes region can have a direct conduit to the Federal Government.

The Great Lakes are home to more than 3,500 species of plants and animals and support 1.5 million direct jobs, \$62 billion in wages and a \$7 billion fishery. This legislation is needed to address

the threat of invasive species such as Asian carp, polluted runoff that can harm aquatic and public health, toxic sediments, and harmful algal blooms that kill fish, foul coastlines, and threaten public health. The legislation will also help the United States implement its commitment to the bi-national 2012 Great Lakes Water Quality Agreement. We hope the Senate Committee on Environment and Public Works will promptly act on this important legislation, as it did in 2010 when it approved similar legislation.

By Mrs. FEINSTEIN (for herself, Ms. BALDWIN, Mr. BAUCUS, Mr. BENNET, Mr. BLUMENTHAL, Mrs. BOXER, Mr. BROWN, Ms. CANTWELL, Mr. CARDIN, Mr. CARPER, Mr. CASEY, Mr. COONS, Mr. COWAN, Mr. DURBIN, Mr. FRANKEN, Mrs. GILLIBRAND, Mr. HARKIN, Mr. HEINRICH, Ms. HIRONO, Mr. KAINE, Mr. KING, Ms. KLOBUCHAR, Mr. LEAHY, Mr. LEVIN, Mrs. MCCASKILL, Mr. MENENDEZ, Mr. MERKLEY, Ms. MIKULSKI, Mr. MURPHY, Mrs. MURRAY, Mr. REED, Mr. SANDERS, Mr. SCHATZ, Mr. SCHUMER, Mrs. SHAHEEN, Ms. STABENOW, Mr. UDALL of Colorado, Mr. UDALL of New Mexico, Ms. WARREN, Mr. WHITEHOUSE, and Mr. WYDEN):

S. 1236. A bill to repeal the Defense of Marriage Act and ensure respect for State regulation of marriage; to the Committee on the Judiciary.

Mrs. FEINSTEIN. Mr. President, I rise today to reintroduce the Respect for Marriage Act.

Today is an historic day. The Supreme Court issued two decisions that are major victories for the cause of equality for same-sex couples in this nation.

In *United States v. Windsor*, the Court struck down Section 3 of the Defense of Marriage Act, or DOMA, which denies the federal benefits and obligations of marriage to legally married same-sex couples. I was one of 14 members of this body to vote against DOMA in 1996, and I am pleased a major part of the law has been declared unconstitutional.

In *Hollingsworth v. Perry*, the Court left in place a trial court injunction finding Proposition 8 unconstitutional—which will bring marriage equality back to my home State of California.

I am thrilled by these decisions, which will mean a great deal for same-sex couples in California and across the Nation.

Our work, however, is not done. It remains critical that Congress act to fully repeal DOMA. That is what the Respect for Marriage Act will do.

This legislation is cosponsored by 40 members of the Senate—Senators BALDWIN, BAUCUS, BENNET, BLUMENTHAL, BOXER, BROWN, CANTWELL, CARDIN, CARPER, CASEY, COONS, COWAN, DURBIN, FRANKEN, GILLIBRAND,

HARKIN, HEINRICH, HIRONO, KAINE, KING, KLOBUCHAR, LEAHY, LEVIN, MCCASKILL, MENENDEZ, MERKLEY, MIKULSKI, MURPHY, MURRAY, REED, SANDERS, SCHATZ, SCHUMER, SHAHEEN, STABENOW, MARK UDALL, TOM UDALL, WARREN, WHITEHOUSE, and WYDEN.

I want to thank them for their strong support of this legislation. I would also like to thank Representative JERRY NADLER for his staunch leadership on this issue in the House of Representatives.

Today, 12 States: Connecticut, Delaware, Iowa, Maine, Maryland, Massachusetts, Minnesota, New Hampshire, New York, Rhode Island, Vermont, Washington, and the District of Columbia allow same-sex couples to marry.

Because of today's decision in *Hollingsworth v. Perry*, which left, in effect, a trial court order finding Proposition 8 unconstitutional, my home State of California will soon once again recognize the freedom to marry for same-sex couples. I am thrilled about that result.

According to the 2010 Census, there are over 131,000 same-sex married couples in this Nation—a number that is sure to grow.

I think most Americans have come to recognize that same-sex couples live their lives like other married couples. They raise children together. They care for each other in good times and in bad. They take the same vows and make the same commitments as straight couples.

Simply put, they are families. Like other families, they reap life's joys and bear the brunt of life's hardships together.

Until the Supreme Court's decision today in *United States v. Windsor*, DOMA turned these families into second-class families.

Under over 1,100 Federal laws, DOMA prohibited the Federal Government from recognizing the equal dignity and commitment of legally married same-sex couples.

These couples were barred from filing joint tax returns, forced to pay much higher taxes on employer-provided health benefits, and stripped of protections for married couples from the estate tax.

They could not receive Social Security survivor benefits, which protect a surviving spouse from becoming destitute when the other spouse passes away.

Critical protections and benefits for service members and veterans were also denied. According to the Servicemembers Legal Defense Network, well over 100 statutory protections granted by Congress to servicemembers turn on marital status.

Today's decision in *United States v. Windsor* is a major victory for equality. It says that Section 3 of DOMA—which denies Federal recognition to legally married same-sex couples—is unconstitutional because it is a denial of equal protection.

The Windsor case had to do with two women—Edie Windsor and Thea Spyer—who met in 1963 and were together for over 40 years. They married in 2007. Yet when Thea died in 2009, Edie was forced to pay over \$360,000 in estate taxes because of DOMA. Had her spouse been a man, Edie would not have had to pay those taxes.

Even after the Court decision, which hinged on a bare 5-4 majority, the Respect for Marriage Act remains critically important legislation, for several reasons.

First, DOMA is a discriminatory law—all of it should be fully stricken from the books. It was wrong when it was passed, and it should be repealed.

Second, even after the Windsor decision, there will remain inconsistencies in how certain Federal programs are administered.

For example, the Social Security Act provides Survivors' Benefits—which are critical for families after a spouse dies—based on the law of the state where the deceased spouse was domiciled at the time of death.

So, a married couple could live together for 40 years, contribute equally to the system, and then be stripped of what they have earned—just because they moved to another state for medical reasons before one spouse passed. That's just not right.

Veterans benefits are based on the law of the state where the parties resided at the time of the marriage, or when the right to benefits accrued.

So, different veterans benefits might be granted or denied, depending on where a couple lived at different times, without any rhyme or reason. That is not fair to former servicemembers who may have moved around as part of their military service.

This bill is simple. It would strike all of DOMA, a discriminatory law, from the U.S. Code.

It would provide a clear rule that the Federal Government would recognize a marriage if that marriage is valid in the State where it was entered into.

This rule will provide clarity and predictability for legally married same-sex couples, and it will be easy to administer for federal agencies tasked with ending DOMA in the programs they administer.

The bill would not require any state to issue a marriage license it does not wish to issue, nor would it require any religious institution to perform any marriage.

In 2011, after I first introduced this bill, I gave a press conference about it at the National Press Club. I said I was not faint-hearted about this, and that I was in it for the long march.

Today, I remain committed to that cause and determined to see it through. Our work is not finished until DOMA is fully off the books, which is what this bill will do.



## SUBMITTED RESOLUTIONS

## SENATE RESOLUTION 187—CONGRATULATING THE CHICAGO BLACKHAWKS ON WINNING THE 2013 STANLEY CUP

Mr. DURBIN (for himself and Mr. KIRK) submitted the following resolution; which was considered and agreed to:

S. RES. 187

Whereas, on June 24, 2013, the Chicago Blackhawks hockey team won the Stanley Cup;

Whereas the 2013 Stanley Cup title is the first Stanley Cup title for the Blackhawks since 2010;

Whereas the Blackhawks joined the National Hockey League in 1926 and have a rich history in the league;

Whereas the Blackhawks were 1 of the original 6 teams in the National Hockey League;

Whereas the Blackhawks have won 15 divisional titles, and 3 conference championships in 1992, 2010, and 2013;

Whereas the Blackhawks won the Stanley Cup in 1934, 1938, 1961, and 2010;

Whereas the Blackhawks posted a regular season record of 36-7-5, and won the President's Trophy for earning the most points in the National Hockey League;

Whereas, during the playoffs, the Blackhawks defeated the Minnesota Wild in the conference quarterfinals, earning their first series win since their Stanley Cup win in 2010;

Whereas the Blackhawks outlasted the Detroit Red Wings in a thrilling overtime win during game 7 of the conference semifinals;

Whereas the Blackhawks advanced to the Stanley Cup finals with a 4-1 series win over the defending Stanley Cup champions, the Los Angeles Kings, in the conference finals;

Whereas the Blackhawks won the Stanley Cup by scoring 2 goals in 17 seconds during the final 2 minutes of game 6 to defeat the Boston Bruins and return the Stanley Cup back to Chicago;

Whereas the Blackhawks won their 5th Stanley Cup, tying the Edmonton Oilers at 5th place on the franchise list for most titles won;

Whereas General Manager Stan Bowman, Head Coach Joel Quenneville, President John F. McDonough, and owner Rocky Wirtz have put together and led a great organization;

Whereas all 27 active players, including Bryan Bickell, Dave Bolland, Brandon Bollig, Daniel Carcillo, Michael Frolik, Michael Handzus, Marian Hossa, Patrick Kane, Marcus Kruger, Jamal Mayers, Brandon Saad, Patrick Sharp, Andrew Shaw, Ben Smith, Viktor Stalberg, Jonathan Toews, Sheldon Brookbank, Niklas Hjalmarsson, Duncan Keith, Nick Leddy, Johnny Oduya, Michal Rozsival, Brent Seabrook, Ryan Stanton, Corey Crawford, Ray Emery, and Henrik Karlsson, whose shared goal was to win the Stanley Cup, collectively contributed to a victorious season;

Whereas the 2013 Blackhawks players follow in the footsteps of the great players in the Blackhawks history who have had their numbers retired, including Glenn Hall (#1), Keith Magnuson (#3), Pierre Pilote (#3), Bobby Hull (#9), Denis Savard (#18), Stan Mikita (#21), and Tony Esposito (#35);

Whereas the Stanley Cup returns to the City of Chicago and gives fans across the State of Illinois a chance to celebrate championship hockey twice in the last 4 seasons; and

Whereas the Minnesota Wild, Detroit Red Wings, Los Angeles Kings, and Boston Bruins

proved to be worthy and honorable adversaries and also deserve recognition: Now, therefore, be it

*Resolved*, That the Senate—

(1) congratulates the Chicago Blackhawks on winning the 2013 Stanley Cup;

(2) commends the fans, players, and management of the Boston Bruins for allowing the Chicago Blackhawks and the many supporters of the Chicago Blackhawks to celebrate at the TD Bank Garden; and

(3) respectfully directs the Enrolling Clerk of the Senate to transmit an official copy of this resolution to—

(A) the 2013 Chicago Blackhawks hockey organization; and

(B) the Blackhawks owner Rocky Wirtz.

## SENATE RESOLUTION 188—RECOGNIZING JUNE 30, 2013, AS THE CENTENNIAL OF THE LINCOLN HIGHWAY, THE FIRST TRANS-CONTINENTAL HIGHWAY, WHICH ORIGINALLY SPANNED 3,389 MILES THROUGH 13 STATES, INCLUDING THE GREAT STATE OF NEBRASKA

Mr. JOHANNIS (for himself, Mrs. FISCHER, and Mr. KIRK) submitted the following resolution; which was considered and agreed to:

S. RES. 188

Whereas Carl G. Fisher, creator of the Lincoln Highway, believed this project would “stimulate as nothing else could the building of enduring highways everywhere that will not only be a credit to the American people but that will also mean much to American agriculture and American commerce;”

Whereas, on October 31, 1913, this great highway became the first national memorial to the 16th President of the United States, Abraham Lincoln;

Whereas the Lincoln Highway brought economic development, tourism, and adventure to every community it touched;

Whereas, on June 22, 2013, hundreds of motorists will participate in the Lincoln Highway Centennial Auto Tour, which will start simultaneously from the bustling streets of New York's Time Square in the East and from San Francisco's serene Lincoln Park in the West;

Whereas a centennial celebration will take place from June 30, 2013, through July 1, 2013, when Lincoln Highway tour motorists will join at the central meeting place of Kearney, Nebraska, which is precisely 1,733 miles from both the Atlantic and the Pacific coasts;

Whereas the Lincoln Highway served as a model and an inspiration for President Dwight D. Eisenhower's grand initiative for a national highway system to connect every person in the United States; and

Whereas the Lincoln Highway, more affectionately known as “America's Main Street”, will continue to be a symbol of Americana and the sense of freedom that comes from driving on the open road: Now, therefore, be it

*Resolved*, That the Senate—

(1) recognizes June 30, 2013, as the centennial of the Lincoln Highway;

(2) commemorates the important role that the Lincoln Highway has played in significant historical and cultural events in the United States; and

(3) recognizes the economic growth, modernization in infrastructure, and rural development that resulted from the Lincoln Highway.

## SENATE RESOLUTION 189—RELATIVE TO THE DEATH OF THE HONORABLE WILLIAM DODD HATHAWAY, FORMER UNITED STATES SENATOR FOR THE STATE OF MAINE

Mr. KING (for himself, Ms. COLLINS, Mr. REID, Mr. MCCONNELL, Mr. ALEXANDER, Ms. AYOTTE, Ms. BALDWIN, Mr. BARRASSO, Mr. BAUCUS, Mr. BEGICH, Mr. BENNET, Mr. BLUMENTHAL, Mr. BLUNT, Mr. BOOZMAN, Mrs. BOXER, Mr. BROWN, Mr. BURR, Ms. CANTWELL, Mr. CARDIN, Mr. CARPER, Mr. CASEY, Mr. CHAMBLISS, Mr. CHIESA, Mr. COATS, Mr. COBURN, Mr. COCHRAN, Mr. COONS, Mr. CORKER, Mr. CORNYN, Mr. COWAN, Mr. CRAPO, Mr. CRUZ, Mr. DONNELLY, Mr. DURBIN, Mr. ENZI, Mrs. FEINSTEIN, Mrs. FISCHER, Mr. FLAKE, Mr. FRANKEN, Mrs. GILLIBRAND, Mr. GRAHAM, Mr. GRASSLEY, Mrs. HAGAN, Mr. HARKIN, Mr. HATCH, Mr. HEINRICH, Ms. HEITKAMP, Mr. HELLER, Ms. HIRONO, Mr. HOEVEN, Mr. INHOFE, Mr. ISAKSON, Mr. JOHANNIS, Mr. JOHNSON of Wisconsin, Mr. JOHNSON of South Dakota, Mr. KAINE, Mr. KIRK, Ms. KLOBUCHAR, Ms. LANDRIEU, Mr. LEAHY, Mr. LEE, Mr. LEVIN, Mr. MANCHIN, Mr. MCCAIN, Mrs. MCCASKILL, Mr. MENENDEZ, Mr. MERKLEY, Ms. MIKULSKI, Mr. MORAN, Ms. MURKOWSKI, Mr. MURPHY, Mrs. MURRAY, Mr. NELSON, Mr. PAUL, Mr. PORTMAN, Mr. PRYOR, Mr. REED, Mr. RISCH, Mr. ROBERTS, Mr. ROCKEFELLER, Mr. RUBIO, Mr. SANDERS, Mr. SCHATZ, Mr. SCHUMER, Mr. SCOTT, Mr. SESSIONS, Mrs. SHAHEEN, Mr. SHELBY, Ms. STABENOW, Mr. TESTER, Mr. THUNE, Mr. TOOMEY, Mr. UDALL of Colorado, Mr. UDALL of New Mexico, Mr. VITTER, Mr. WARNER, Ms. WARREN, Mr. WHITEHOUSE, Mr. WICKER, and Mr. WYDEN) submitted the following resolution; which was considered and agreed to:

S. RES. 189

Whereas William Dodd Hathaway served in the Army Air Corps during World War II from 1942 to 1946, during which time he was held as a prisoner of war for 2 months after being shot down over Romania;

Whereas William Dodd Hathaway achieved the rank of Captain and received a Decorated Air Medal, a Purple Heart, a Presidential citation, and a Prisoner of War Medal for his military service;

Whereas, following his military service, William Dodd Hathaway graduated from Harvard University in 1949 and Harvard Law School in 1953;

Whereas William Dodd Hathaway began his legal career in the State of Maine, working in both private practice and government service;

Whereas William Dodd Hathaway was first elected to the United States House of Representatives in 1964 and served 4 terms as a Representative from the State of Maine before running for the United States Senate in 1972;

Whereas, as a Senator, William Dodd Hathaway served on the Committee on Agriculture and Forestry, the Committee on Banking, Housing, and Urban Affairs, the Committee on Labor and Public Welfare, the Committee on Finance, the Select Committee on Small Business, and the Select Committee on Intelligence of the Senate;

Whereas, as Chairman of the Subcommittee on Alcoholism and Drug Abuse of