union members chanting: ''We love ObamaCare.''

Well, apparently now, today, I will tell you, the love is gone. According to a recent front-page article in the Wall Street Journal, some union leaders now say that ''many of the law's requirements will drive up the costs for their health-care plans and make unionized workers less competitive.''

Republicans said the President's plan would drive up costs for hard-working Americans from the beginning. Union leaders absolutely ignored our warnings and supported the law anyway. Now we have been proven right, and we are seeing buyer remorse by a lot of the law's supporters. This was absolutely predictable. What is really interesting is the reaction. It is clear from that Journal article that many union leaders are angry and disappointed.

Well, union leaders should be angry. The Obama administration misled them into believing their members could keep the health care plan they had. They should be angry with President Obama. They were deliberately deceived when he promised repeatedly, saying health insurance costs would go down $2,500 for the average family by today.

The unions are also now lobbying the Obama administration to do an end-run around the law. The Wall Street Journal quoted union leaders saying that they were going to push the Obama administration to now subsidize their health insurance costs. Now disturbing comments come from the administration suggesting it might be willing to do just that.

Unions have focused their efforts on trying to get the administration to expand access to advanced premium tax credits. The subsidies were intended only for people who cannot get insurance through their employers. That is how it was set up. Well, that means union members who have insurance for a plan jointly run by the union and their employers are not eligible for the subsidies.

The law is crystal clear. In fact, the law lays out four conditions for getting the tax credit: You have to get insurance through the exchange, either a State exchange or the Federal exchange; you have to pay the premiums yourself; you must not be eligible for minimum essential coverage other than the plans offered in the individual market; and you must not be enrolled in an eligible employer-sponsored plan. Those are all four. That is it. So union workers covered by their employer or by a joint plan from their employer and the union do not meet these four criteria.

Let's go back to NANCY PELOSI and that famous quote: ''First you have to pass it before you get to find out what's in it.'' The union bosses should have read the bill before they decided to support it. And if they had read the bill, they would have been smart to oppose it.

Despite the clear law, a spokesman for the Treasury Department told the Wall Street Journal that ''these matters are the subject of pending regulations.'' Amazingly, one of the lobbyists for the union said the administration can ''create a loophole for them through Federal rule-making.'' Create a loophole for the unions. Create a loophole.

Well, that is wrong. The American people know it is wrong. The administration has no legal authority to expand access to health insurance subsidies under the law. This is not a matter of regulation, it is a matter of the law. It was a bad law—bad law as it was being adopted, bad law as it was being signed. It is full of unintended consequences. This particular consequence was spelled out unambiguously. Last week, 31 Republican Senators wrote to remind the President of that fact.

Of course, it is not just union members who are disturbed by the law's effects on health care costs. Numerous reports have pointed out that costs will continue to rise when more of the health care law's mandates kick in next January. One study estimates that healthier people are going to see their insurance costs go up by 40 percent to cover the cost of insuring less healthy people. The law's requirements on caps on medical benefits will also cause an increase in premiums. So will the requirements that adults up to age 26 be allowed to stay on their parent's plan.

Late last year, Blue Shield of California asked for permission to raise its rates by as much as 20 percent. The CEO of Aetna said rates in some areas could go up as much as 100 percent. That is on top of the premium increase of more than $3,000 the average family has seen since President Obama took office.

We have got to lower the cost of health care. President Obama and the Democrats who voted for this piece of legislation in the House and in the Senate promised the law would do that. Well, it has not done it. It will not do it. Their plan was short on reform and long on budget tricks and accounting gimmicks and on empty promises.

The cost concerns the unions raise are absolutely legitimate. I share those concerns and so do all of the Senators on this side of the aisle. But we cannot give extra benefits to union members. The problem is not that the law makes union health benefits more expensive; the problem is the President's health care law makes everyone's health insurance more expensive. The answer is to control costs for everyone, not just for special-interest groups with friends in the White House.

We need to revisit the taxes, the fees, and the other policies that drive premium increases. We need real health care reform in this country, reform that gives people the care they need from the doctor they choose at a lower cost.

When we were debating the President's health care law, some of us warned about the danger of writing a bill behind closed doors. Actually, the President warned about the danger of writing a bill behind closed doors until he decided that was exactly what he wanted to do. So he sent his Chief of Staff to do just what he said would be dangerous, write a law behind closed doors.

Some of us were concerned about the special deals for special groups. Of course, these were special deals that would harm health care for the rest of us. President Obama and Democrats in Congress rejected our concerns. NANCY PELOSI famously said we need to pass the law so we can see what is in it. Well, the American people now are seeing more and more of what is in the law, and they do not like what they see. Now they are calling for all of us to do something about it. This is not the time for special-interest loopholes. It is not the time to make more deals behind closed doors. It is not the time to hand out breaks for one favored group at the expense of everyone else.

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

The PRESIDING OFFICER. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

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

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

TRIBUTE TO RANDY AND SUZY STORMS

Mr. MORAN. Mr. President, another sad occasion in Kansas. A week ago this past Sunday, the Wichita community was struck by the tragic news that Randy and Suzy Storms were killed in a fatal car accident in east Wichita. Randy and Suzy were traveling home from visiting a friend at a local hospital when Randy experienced a health problem while driving, which led to a devastating accident.

Randy and Suzy were very well known and very well loved in the Wichita community for more than 30 years. Their care and compassion for those in difficult circumstances shaped how they lived their lives. Randy had a special gift for connecting with those who were struggling, perhaps because he knew how difficult life could be. As a teenager, Randy suffered a spinal injury which forced him to live as a quadriplegic. Resolved to make his faith in Jesus the core of his identity and not his physical disability, Randy chose to invest his life in caring for others.

Shortly after high school, Randy began to serve on the staff of Young Life, a Christian organization that mentors and works with young people. His position at Young Life was a springboard to reaching a wider Wichita community. Over the years, Randy became a counselor and friend to countless pastors, community leaders, young adults, and everyone else who was in need of a friend.

Jen Shively, who served with Randy for 27 years, remembered that he ''loved people well,'' and that ''loving others was effortless for him.''

Nan Chastain met Randy while attending Young Life and she remembers Randy as ''the definition of faithfulness.'' She said, ''He was always there for anyone whenever they needed him.'' In short, Randy Storms valued every life.

His wife Suzy was also known for her great love and her care for others. On any given day, you could find Suzy helping young women and teen mothers in need of encouragement and a listening ear.

Sean Spencer, a long-time friend of the Storms, knew Suzy to be a person of great strength and grace. Together, the couple invested in the lives of many married couples, both young and old, who were facing the trials of life together. Randy and Suzy found joy in serving together and encouraging others.

The Wichita community came to know the Storms as the folks who would show up to your kids' sporting events, high school graduations, and baptisms to celebrate what means the most in life—people. The Storms were also known as the folks who would faithfully show up at the darkest hour to lend a helping hand or to offer comfort to those facing serious difficulties.

Randy and Suzy Storms lived out the biblical teaching to love your neighbor as yourself, and they touched the lives of countless Kansans. My heartfelt sympathy goes out to their two children Nick and Natalie and their two grandchildren Jack and Lucy. Randy and Suzy were two very special people who will be greatly missed by so very many.

This tragedy is a somber reminder that every day is a gift and we are not promised a tomorrow. May we learn from the Storms that what truly matters in life is the people around us, and may their example spur us to love one another more deeply.

I ask my colleagues as well as all Kansans to remember the Storms family in their thoughts and prayers in the days ahead.

GLOBAL BATTLE FOR TALENT

Mr. President, I am thankful for the opportunity to be on the Senate floor today to continue to tell my colleagues about the issues of entrepreneurship and the global battle for talent, the opportunity to start businesses, and the challenges we face from other countries in competing in this global economy.

From our Nation's earliest days, entrepreneurs have been the driving force behind U.S. economic growth and expansion. Yet the state of entrepreneurship in America is not as strong as it once was. In today's global economy, an entrepreneur has more choices than ever about where to start his or her business.

Over the last 2 years, at least seven other countries have taken action to better support and attract entrepreneurs. In the 2-plus years I have been a member of the Senate, seven countries have changed their policies, their laws, and their regulations to be attractive to entrepreneurs, while we have not. This map shows those countries—Russia, Singapore, Australia, Brazil, Chile, Canada, and the United Kingdom.

I recently shared what Canada was doing to attract more entrepreneurs, and today I will share what is happening in the United Kingdom and explain why it is in our country's best interests to act quickly to retain highly skilled and entrepreneurial immigrants.

Much like the United States, the UK had a range of visa categories for immigrants with varying skills and financial resources. But in 2011, the UK Government made changes to simplify their visa rules in order to attract more talented entrepreneurs to their country. The UK recently created an entirely new type of visa for what they call ''prospective entrepreneurs.'' These individuals are allowed to enter the UK for a set period of time to secure funding and start the process of setting up their businesses before they begin the traditional visa process. Raising capital can be one of the more challenging aspects of starting a new business, and this visa gives entrepreneurs a running start.

The UK has also changed its top visa category, tier 1, to be restricted to entrepreneurs, investors, and the exceptionally talented. Those entrepreneurs falling within the tier 1 category must have set up or taken over a British business. The initial investment in their companies can be as little as 50,000 pounds, given that certain criteria are met. By lowering the initial capital investment required, entrepreneurs can get set up and running their businesses sooner rather than just raising more money.

The UK has also revamped its Global Entrepreneurs Programme, which works to encourage innovative technology businesses to relocate to the UK. The program is aimed specifically at foreign entrepreneurs and offers a range of support to startups, from help in raising capital to providing mentors to offering networking opportunities with successful entrepreneurs. This program has helped more than 200 entrepreneurs and early-stage technology companies get established in the United Kingdom so far.

You can see from this poster, Sir Richard Branson is helping promote this program because he knows firsthand the value of entrepreneurship. Many people today know Richard Branson as the creator of Virgin Airways, but he got his start at the young age of 16 by successfully launching a new student magazine. Now, 45 years later, his investment group employs approximately 50,000 people in 34 countries and its revenues in 2011 were around $21 billion.

The UK's Immigration Minister said this about the country's recent efforts to attract more startup companies:

> Entrepreneurs and investors can play a major part in our economic recovery, and I want to do everything I can to ensure that Britain remains an attractive destination for them. Last year we issued far too few visas to those who wish to set up a business and invest in the UK—I intend to change that.

That was the Immigration Minister of the UK speaking. And this is our competition.

We in Congress and the administration need to take notice. Other countries are aggressively courting entrepreneurs and those talented individuals will not sit on the sideline with their good ideas. They will go to the country that welcomes them and set up shop.

A story I heard while visiting Silicon Valley recently illustrates this point. A large company that was just a few years ago a startup itself told me they had plans to hire 68 highly skilled immigrants but could not get visas for them to work in the United States.

Rather than letting that talent go, the company hired them but in a different country. While it is troubling to me that we lost 68 jobs because there was no visa for them—we lost those jobs here in the United States and the visa program didn't work to attract and retain them—what troubles me even more than that is we know that someone—and maybe several of those 68 people hired—will go on to start a business that may result in significant job creation. Those are jobs that could have been created in the United States but now will be created in another country.

There is a global battle for entrepreneurial talent, and the United States is falling behind. When we lose those entrepreneurs and highly skilled immigrants, we lose the jobs they create. This is certainly about the entrepreneurs, but it is more about the folks whom they will employ—folks here in the United States who are in desperate need of employment.

The legislation that led to changes in the UK's visa law was drafted by Cambridge venture capitalist Alex van Someren. Alex is aware that here in America there have been recent efforts to attract entrepreneurs to our country, but the barriers to entry are still higher than in the United Kingdom. Alex said this in a recent interview he had with Business Weekly: ''We have beaten the American effort and that is fabulous news for UK entrepreneurship.''

This might be good news for the United Kingdom, but it is not good news for Americans. I want to make sure that the first choice for entrepreneurs looking to start a company remains the United States of America, and Congress has the responsibility to make certain that happens.

In a bipartisan effort, Senator WARNER, Senator COONS, Senator BLUNT, and others introduced the Startup Act 3.0 yesterday and an identical bill is being introduced today in the U.S. House of Representatives. Startup Act 3.0 makes changes to the Federal regulatory process to lessen government