

To be fair, the President likes to say that ObamaCare is about more than just a Web site. He is absolutely right, and that is why fixing a Web site will not solve the larger problem. The larger problem is ObamaCare itself. The larger problem is what the few people who actually have signed up for coverage have discovered about this law. The larger problem is how ObamaCare is hurting people out there.

It is about college graduates and middle-class families getting hit with massive premium increases they cannot afford. It is about workers seeing their hours cut and their paychecks shrink because of this law. It is about millions of Americans who will lose their current health coverage because of ObamaCare, despite the President's promises.

According to news reports, the Obama administration knew for at least 3 years that millions of Americans would not be able to keep their health care coverage. The President's press secretary basically admitted yesterday that Americans would lose coverage too. Remember, this is the same President who said:

If you like your health care plan, you'll be able to keep your health care plan, period . . . No one will take it away, no matter what.

This is just one of the many reasons Americans feel betrayed. One woman who was quoted in the Los Angeles Times put it this way:

All we have been hearing for the last 3 years is if you like your policy, you can keep it . . . [well] I'm infuriated because I was lied to.

Here is how one North Carolinian put it to NBC News:

Everybody's worried about whether the website works or not, but that's fixable. That's just the tip of the iceberg. This stuff isn't fixable.

That was after he lost a \$228-a-month plan and was faced with a choice of taking a comparable plan for \$1,208 or the best option he could find on the exchanges, one for \$948 a month.

After looking at all of that, he said: "I'm sitting here looking at this, thinking we ought to pay the fine and get insurance when we're sick."

Americans up and down the country are beginning to experience the cost of ObamaCare firsthand, and they are realizing they are the ones stuck with the bill. It is not fair, it is not right, and Republicans are going to keep fighting to get our constituents relief from this partisan law.

Of course, the most logical course would be to stop this train wreck and start over, but Washington Democrats still appear more interested in protecting the President's namesake and legacy than protecting their constituents from this law. I hope that will change because we cannot move forward without Democrats.

We have seen some signs that at least some Democrats are coming around slowly—slowly—much more slowly than we would like. I am happy to en-

gage in discussions to see where we might find common ground. Hopefully, we will eventually get to the increasingly obvious endgame: Repeal, followed by true bipartisan health care reform. It may be universally accepted that healthcare.gov is a disaster, but as the President reminds us, that disaster does not exist in a vacuum. The failure of the ObamaCare Web site is emblematic of the larger failure of ObamaCare itself and of the kind of problems we can expect if Washington Democrats continue their stubborn defense of this partisan law.

FISCAL RESPONSIBILITY

Politicians regularly come to Washington promising fiscal responsibility, but too often they can't agree to cut spending when it counts, and that is why the Budget Control Act is such a big deal. Since Congress passed the BCA with overwhelming bipartisan majorities in 2011, Washington has actually reduced the level of government spending for 2 years running. That is the first time this has happened since the Korean war.

The BCA savings are such a big deal, in fact, that the President campaigned on it endlessly in 2012. He bragged about the bipartisan cuts in Colorado and in Iowa. He trumpeted the reductions from coast to coast, telling audiences from California to Baltimore that he "signed \$2 trillion of spending cuts into law."

As our Democratic friends like to say these days, elections matter, and the President explicitly staked his reelection on the back of these bipartisan spending cuts.

Look at the exit polls from November. A majority of Americans said the government was doing too much. About two-thirds said raising taxes to cut the deficit was a nonstarter. Compared to ObamaCare, which more voters said they wanted to repeal, these levels of support are striking.

If our friends on the other side want to keep trying to claim an electoral mandate for retaining ObamaCare—contradicted by the facts as that might be—using their own logic, we would then have to call the mandate for reducing the size of government a supermandate. That is why their new plan to undo the cuts the President campaigned on and increase the debt is so outrageous.

We hear that the senior Senator from New York will soon announce a proposal to give the President permanent power to borrow more; in other words, he wants to extend the debt ceiling permanently by going around Congress. Let me repeat that. The so-called Schumer-Obama plan is a plan to permanently hand the President a credit card without spending limits and without lifting a finger to address the national debt. It is truly outrageous, especially when we consider that our debt is now \$17 trillion, which makes us look a lot like a European country. We have to get our debt under control before we move any further down the

road to Greece or Spain, and time is not on our side.

I hear the Senator from New York is going to try and sell his proposal as a "McConnell" plan. I appreciate the attempt at a PR gimmick, but there are two huge differences between the Schumer-Obama plan and what I have proposed in the past.

First, Schumer-Obama would raise the debt ceiling permanently. I reject that idea entirely. Second, unlike Schumer-Obama, I believe that increases in the debt ceiling should be accompanied by reforms. That is what we did in 2011 when Congress raised the debt ceiling in return for enacting \$2 trillion in bipartisan spending control—the spending control the President endlessly campaigned on last year. That is the real "McConnell" plan.

If the Senator from New York is interested in working with me to enact another \$2 trillion in bipartisan cuts, then let's get down to brass tacks. The American people would love to see us working in a bipartisan way to actually help them. If he insists on pushing the Schumer-Obama plan, he is not going to find any dance partners on this side of the aisle. Handing the President a permanent blank check, increasing the size of government, and trying to overturn the most significant bipartisan accomplishment of the Obama years is a nonstarter.

Our debt is a serious problem. I know Kentuckians think so. Similar to Americans all across the country, they understand it is completely unsustainable over the long run, and they understand it is standing in the way of jobs and economic growth today.

Let's shelve the gimmicks and the blank checks and get to work on bipartisan plans to get spending under control. That is what our constituents expect.

DISAPPROVAL OF THE PRESIDENT'S EXERCISE OF AUTHORITY TO SUSPEND THE DEBT LIMIT—MOTION TO PROCEED

Mr. MCCONNELL. Mr. President, I move to proceed to S.J. Res. 26.

The ACTING PRESIDENT pro tempore. The clerk will report the motion to proceed.

The legislative clerk read as follows:

Motion to proceed to Calendar No. 223, S.J. Res. 26, a joint resolution relating to the disapproval of the President's exercise of authority to suspend the debt limit, as submitted under section 1002(b) of the Continuing Appropriations Act, 2014 on October 17, 2013.

I yield the floor.

RESERVATION OF LEADER TIME

The ACTING PRESIDENT pro tempore. Under the previous order, the leadership time is reserved. Under the previous order, the time until 12:30 p.m. will be equally divided and controlled between the two leaders or their designees.

The Senator from Utah.

Mr. HATCH. Mr. President, before I make my remarks, I understand the distinguished Senator from Tennessee has been waiting to make some remarks himself. I ask unanimous consent that he go first, and then if Senator BAUCUS is here, he goes second, and I go third, but if Senator BAUCUS is not here, I will go second.

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

The Senator from Tennessee is recognized.

Mr. ALEXANDER. Mr. President, I thank the Senator from Utah. If that suits his convenience, I appreciate that courtesy very much. I will not take more than 8 or 10 minutes.

The President should ask the Secretary of Health and Human Services, Kathleen Sebelius, to resign her position because of the disastrous rollout of ObamaCare.

Taxpayers have spent \$400 million to create exchanges that—after 3½ years—still don't work. As a result, the White House had to announce last night that the key enforcement mechanism to their individual mandate—a \$95 fine that increases every year—will be waived until the end of March of next year. That may be fine for those currently without insurance, but for the millions being forced into the exchanges and losing their current insurance, there is no relief, just higher prices, a likely lapse in insurance coverage, a broken Web site, and broken promises.

We already know of 1.5 million Americans who are losing their policies because starting January 1, many insurance policies they now have will not be legal under ObamaCare, and because the exchange will not be working, they will not be able to choose another policy. This chart gives an example of what is going on. Just in three States—California, Florida, and New Jersey—there are 1.4 million insurance policies that will not be valid after January 1 because they are not legal under ObamaCare.

Compare that number, 1.4 million, to the number of Americans in those three States who have reportedly applied or enrolled on the Web site for insurance, 7 or 8 percent of all the people who will lose their current policy have applied for a different policy through the exchange. That is what is going on with families across this country as people worry about health care.

These are policies in the individual market. There are 19 million Americans in the individual market. We also heard on NBC News over the last couple of days that the Obama administration knew that 47 to 60 percent of the policies in the individual market would not be legally offered under ObamaCare. Yet they still said to people: "If you like your insurance, you can keep it."

At some point there has to be accountability. Expecting this Secretary

to be able to fix what she has not been able to fix during the last 3½ years is unrealistic. It is throwing good money after bad. It is time for her to resign and for someone else to take charge. No private sector chief executive would escape accountability after such a poor performance. The principle of accountability is not and should not be foreign to the public sector.

Admiral Hyman Rickover, father of the nuclear navy, told his submarine captains they were not only accountable for their ships, they were also accountable for the nuclear reactors on their ships. If anything went wrong with the reactor, their career in the Navy was over, the Admiral said. As a result of that dose of accountability, since the 1950s, there has never been a death as a result of a problem with a nuclear naval submarine reactor.

Americans deserve that kind of accountability in the implementation of the new health care law. Instead, the Secretary appears not even to have told the President about known problems with the ObamaCare Web site in the months and days leading up to the launch. Despite repeated requests, she has refused to tell Congress or the public the reasons the ObamaCare Web site continues to fail, while insisting on more time and an undisclosed amount of money to fix it.

Before the Internet, RCA knew how many records Elvis was selling every day, Ford knew how many cars they were selling every day, and McDonald's could tell us how many hamburgers they were selling each day. Yet, here we are in the advanced stages of the Internet age and, under Secretary Sebelius's leadership, the Obama administration will not tell us how many Americans have tried to sign up for ObamaCare, or how many have actually signed up, or what level of insurance they have purchased, or in what ZIP Code they live. Not only will they not tell us, they have done their best to keep us from finding out.

With WikiLeaks and Edward Snowden spilling our beans every day, what is happening on the ObamaCare exchanges is the best kept secret left in Washington, DC. The National Security Agency could learn some lessons from Secretary Sebelius.

Later today I will ask unanimous consent to approve a six-page bill I introduced yesterday to require the administration to answer these questions every week. Secretary Sebelius is not responsible for enacting ObamaCare, but she has been responsible for 3½ years for implementing it. Now many Americans have only a few weeks to purchase new insurance or be without health insurance. To expect the Secretary to correct in a few weeks what she has not been able to do in 3½ years is unrealistic.

It is time for the President to ask the Secretary of Health and Human Services to resign.

I thank the Chair and yield the floor.

The ACTING PRESIDENT pro tempore. The Senator from Utah.

Mr. HATCH. Mr. President, during the debt limit impasse in 2006, then-Senator Obama stated:

The fact that we are here today to debate raising America's debt limit is a sign of leadership failure. Leadership means the buck stops here. Instead, Washington is shifting the burden of bad choices today onto the backs of our children and grandchildren. America has a debt problem and a failure of leadership, and Americans deserve better.

That was former Senator Barack Obama.

At that time our gross debt was \$8.3 trillion. It is now well above twice that, currently standing at \$17.1 trillion, which is over 100 percent of the size of our economy.

During that same 2006 debt limit debate, then-Senator BIDEN said:

My vote against the debt limit increase cannot change the fact that we have incurred this debt already and will no doubt incur more. It is a statement that I refuse to be associated with the policies that brought us to this point.

That was then-Senator BIDEN. Things have certainly changed since 2006.

Now President Obama and Vice President JOE BIDEN preside over an administration which tells us that raising the debt limit is merely a matter of paying our bills and is a reflection of decisions made in Congress. Yet while it is ostensibly true that the Congress has the power to raise the debt limit, it is not true that Congress makes spending decisions unilaterally, with no role being played by the executive branch. No amount of spending can be enacted without the President signing it into law.

In addition, the President submits a budget every year. The White House also issues policy statements and veto threats on spending bills on a more or less frequent basis. And, of course, every administration works with Congress to enact its domestic agenda which inherently includes setting priorities on Federal spending. So, in short, the commonly repeated notion that questions surrounding spending and the debt limit are Congress's and Congress's alone to answer is simply an attempt by this administration to avoid accountability on these issues.

Ultimately, regardless of what President Obama and those in his administration are saying now, both Congress and the executive branch are to blame for our current predicament.

The President has exercised his authority to suspend the debt limit under the Continuing Appropriations Act of 2014, which he signed into law on October 17. On October 16, public debt subject to the limit was around \$16.7 trillion. On October 17—the very next day—public debt subject to the limit was over \$17 trillion. In one day, Treasury increased the debt subject to the limit by over \$328 billion. Let me repeat that. The debt increased by over \$328 billion in a single day. That brings the increase in total public debt under this administration to more than \$6.4 trillion, an amount that is, by all accounts, unprecedented.

Echoing earlier sentiments of then-Senator BIDEN, I refuse to be associated with the policies that brought us to this point.

The debt limit debate provides us with an opportunity to reexamine our Nation's fiscal course and take steps to correct it. Sadly, we have a President who appears unwilling to have that conversation. Instead, he apparently wants to press forward, full steam ahead, on our already unsustainable course, saddling future generations with unheard-of debts and broken entitlement promises in the process. Unfortunately, as the Congressional Budget Office has made clear, over the course of President Obama's administration, the Federal Government has recorded the largest budget deficits relative to the size of the economy since 1946, causing our debt to soar, as we all know. Federal debt as a percent of the economy's annual output is higher than at any point in U.S. history, except for a brief period around World War II.

CBO makes three other points equally clear. No. 1, our debt path is unsustainable, threatening our economy and putting us at risk of a fiscal crisis. No. 2, the root of our fiscal problem is Federal spending, not a lack of revenue. No. 3, the main source of our spending problem is our unsustainable entitlement programs. That being the case, any serious talk about raising the debt limit must include a real, concrete discussion about entitlement reform.

As every credible analyst tells us, we need to face the fiscal facts and enact serious structural reforms to our entitlement programs. So far, President Obama has been unwilling to even engage in this discussion. These days, every fiscal discussion with the White House begins and ends with demands for additional tax hikes to fuel even more spending. I guarantee it will be spending, not paying down the national debt or paying down what we owe; it will be to spend more.

Of course, the President will occasionally resurrect offers he has made in past failed fiscal negotiations to include small entitlement changes, including, for example, movement to a different price index for certain cost-of-living adjustments, but at the same time the President and his administration have made clear that even those small entitlement changes will only be on the table if tax hikes are delivered first. That is the President's precondition for even entertaining tax reform or entitlement reform, even on the heels of a more than \$630 billion tax hike at the beginning of this year and another \$1 trillion in revenue delivered courtesy of ObamaCare.

Entitlement reform is not an option, it is a necessity.

Structural reforms to our health care entitlements should not hinge on another tax-and-spend operation. And structural reforms to Social Security should not be held hostage to another tax hike.

Earlier this year I personally presented to the President, in detail and in writing—again, I emphasize I personally gave him this—five reform proposals relating to Medicare and Medicaid that have received bipartisan support—Democratic and Republican support—in the past. I asked him to consider the proposals and have since asked members of his administration to likewise give the proposals consideration.

By the way, when we had our supper at the White House in the family dining room, I brought it up again. By the way, I brought it up with the Secretary of the Treasury over and over. I did not wait until an impending debt limit debate. Rather, I put my proposals forward in a good-faith effort to begin timely discussions. Unfortunately, thus far, I have not received even the slightest response, while the clock on Medicare and Medicaid keeps ticking, and both of them are running more and more deficits as we speak. By the way, the five points were bipartisan. They were bipartisan measures that both Democrats and Republicans supported.

The situation with Social Security isn't much better. The trustees of the trust funds embedded in the Social Security system, including top administration officials such as the Treasury Secretary, have, in no uncertain terms, urged Congress to act quickly on reforming the retirement and the disability insurance programs to move them toward sustainability. Quite simply, it would be folly to approve of yet another debt limit increase without also working to address these programs, which are the main drivers of our debts and deficits.

Therefore, I disapprove of the President's exercise of an authority to suspend the debt limit, and I urge all of my colleagues to similarly disapprove.

The recent debt limit impasse and the impasse of 2011 also provided a good deal of information about lack of accountability of the Treasury Department and of our regulatory agencies.

I currently serve as the ranking member on the Senate Finance Committee which has oversight responsibility toward the Treasury Department. To fulfill those responsibilities, I have been asking questions of Treasury about debt and cash management procedures, and I have repeatedly been stonewalled by the Treasury Department. I don't know that I have ever seen this happen before in either Republican or Democratic administrations.

For example, when we have approached the debt limit, I have asked questions about how much cash our Nation has in the till, only to find that Treasury won't tell me and that they prefer the Congress rely on estimates from think tanks and Wall Street firms.

Furthermore, during the most recent debt limit impasses, administration officials were busy frightening seniors, our troops, and financial market par-

ticipants about whether they would be paid in the event the Treasury were to run out of cash. Officials also identified threats of massive financial instability stemming from a breach of the debt limit and of potential disruption from a downgrade of the rating on U.S. Government securities.

So, naturally, I asked Treasury and, in fact, every voting member of the Financial Stability Oversight Council, or FSOC, to provide Congress and the American people information regarding the plans they had in place to respond to such catastrophes. Out of close to 20 letters I sent to FSOC members, I received only 3 responses. Apparently, the FSOC, which was empowered by the so-called Dodd-Frank Act to monitor and respond to merging threats to financial stability, does not identify or share response plans with respect to any threat that could emerge as a result of government policies.

That being the case, I believe we should strip FSOC of any notional oversight of financial stability and call it what it really is: another unrestrained regulatory agency created only to enact additional regulations.

After the fact, we have found that Treasury and some financial regulators had plans for how to respond to a debt limit breach or a ratings downgrade. Yet none of these plans were shared with Congress.

Put simply, if we are going to empower a Federal regulatory body such as the FSOC to develop contingency plans to respond to threats to financial stability, then that body should be required to share those plans with the American people. Sadly, thus far that has not been the case.

Another thing I have learned from our recent debt limit impasses is that we need to take a closer look at the Treasury Department's use of so-called extraordinary measures, which have become all too ordinary. These "extraordinary measures" are merely ways for the Treasury Department to temporarily delay facing a debt limit increase by issuing shadow debt. For example, Treasury can simply declare a debt issuance suspension period and stop issuing debt that it normally would issue while instead effectively telling the lender: Don't worry, I will pay you back later with interest. I believe the authority to use these types of extraordinary measures needs to be reexamined.

As you can see, Mr. President, there are a number of problems that need to be confronted with regard to our Nation's ever-growing debt. As I said, we need to work together to address our Nation's unsustainable entitlement programs; otherwise, any effort to rein in our debts and deficits will amount to little more than tinkering around the edges.

In addition, we need to improve information sharing between Congress and the executive branch on issues relating to our debt. The Treasury Department and our financial regulators

have a lot to do with maintaining the depth, liquidity, and efficiency of the market for Treasury securities, and Congress has a duty to exercise oversight over these functions. Unfortunately, the administration, far more often than not, opts to keep Congress in the dark on these issues. And, the Treasury and financial regulators choose to keep their plans secret. This has to stop.

By using his authority to suspend the debt limit through February 7, 2014, President Obama has opted not to confront any of these serious issues. Instead, he is leading us even further down a path that we already know is unsustainable. That being the case, I plan to vote in favor of the resolution of disapproval of this debt limit suspension, and I urge my colleagues to do the same.

Having said all this, we are in a really big mess on ObamaCare—or if you want to call it the “Affordable Care Act” that nobody believes is affordable at all. They know it is going to lead us right into even more unsustainability than we have right now. I suspect that over time our brilliant people in the IT world, the information technology world, many of whom I know personally, will find some way to resolve what really has been a horrible, horrible situation with the broken introduction of the ObamaCare website. We all know it is horrible, and I hope they can resolve that. I think it is going to be hard because it is such a mess. I hope Mr. Zients is successful in his efforts to try to cure the broken system, but that does not cure the faults or problems with ObamaCare as a whole.

What about the 30-hour rule? A lot of people, a lot of businesses, especially small businesses today, are making sure their employees do not work more than 30 hours because if they do, it triggers their having to pay what appear to many to be outrageous health care costs. That is just one thing, and that is not going to be easily resolved because the bill is such a stupid bill. It was stupid to begin with. We knew it would not work to begin with. We made the case that it would not work, and frankly we are here in this really ridiculous posture where we have been stymied because of an ineptly implemented introduction of a flawed law, and there is certainly some incompetency here. I hope they can resolve that, but that still does not resolve the 30-hour rule, which is very important.

How about the 50-employee rule? A lot of businesses that would have expanded, small businesses that would have grown, that would have tested the market and really gotten going, do not want to employ more than 49 people and trigger a massive sudden cost to their businesses.

These are problems that basically are unsolvable under the bill, and they may be even larger problems than those we have with regard to the website problems I have been mentioning.

ObamaCare is full of cliffs: to implicit tax rates; to hours of work; to numbers of employees. And those cliffs have led and will lead to more economic damage.

That is just the beginning. I could speak for hours about what is wrong with this lousy Act called ObamaCare. I wish some of my colleagues on the other side would start saying what they actually know. They know it is a lousy Act. They know it is something that is not going to work. And if it does—if they continue to maintain that it has to work—it is going to be a massive cost to society, with less effective health care than we have ever had before.

It is not just these technical problems that we have to solve; it is the economic problems that arise from ObamaCare. And I know what is going to happen. Within the next year or two, our friends on the other side—or should I say the White House in particular—President Obama is going to throw his hands in the air and say: It is not working. We have to go to a single-payer system, meaning socialized medicine. Anybody who believes that is the way to go—it sounds easy, but anybody who believes that is the way to go has not looked at socialized medicine around the world. They can point to some instances where it has worked for a short time, but over time it results in less health care, higher costs, and stultification of what really could be a great health care system.

I want to solve these problems in health care, but I believe they ought to be solved on a bipartisan basis and not just a partisan basis, which is where we are with regard to ObamaCare—or should I say the “Affordable Care Act.”

There are a number of people in this body and in the other body who, like me, have worked in health care areas and on health care issues ever since they have been in the Congress who would be willing to sit down and get this resolved. But I have to say there was no real consultation, there was no real effort to work in a bipartisan way, as far as I could see, even at the lower levels in Congress, in developing the partisan product called ObamaCare. It was just they were going to pass this and that is the way it will be. Now they are stuck with it—should I say they are not really the ones who are stuck with it; it is the American people and the American taxpayers who are stuck with it. We have to, sooner or later, get together to resolve this problem without going to socialized medicine.

I have talked to a number of doctors, health care providers, who are going to get out of the profession. They do not want to be governed by this type of governance. Frankly, you are going to find that if we go to socialized medicine, doctors are not going to work more than 6 or 8 hours a day, where today they will work as long as it takes to serve people who need their help. We are going to find a real dearth of doctors. We are going to find a real

dearth of the ability to provide the health care people need. We are going to start doing what that payment advisory board really is set up for, and that is rationing. Once that starts, the American people are going to rebel.

It is going to happen sooner or later if we do not get our friends on the other side to at least work with us on finding some resolution. I have to say that we are working on our side to come up with a resolution, and I hope I can interest our colleagues on the other side. I admit that we can do a lot better than we are doing around here. We can do it in a much better bipartisan way than we are doing it. I think some people get a joy out of creating battles around here when we should get a joy out of resolving problems.

I yield to the distinguished Senator from South Dakota.

The PRESIDING OFFICER (Mr. SCHATZ). The Senator from South Dakota.

Mr. THUNE. Mr. President, I thank my colleague from Utah and appreciate his very eloquent remarks. He has been a great leader on health care issues for a lot of years around here and was a fierce opponent of ObamaCare when it passed and laid out very compelling arguments at the time about why we should not adopt this law. Unfortunately, for the people of this country, many of the predictions he made are coming out to be true. I appreciate the leadership he provides for us as a member of the Finance Committee and his continued advocacy for policies that are good for consumers in this country when it comes to the issue of health care.

This Friday marks a full month since healthcare.gov went live. This is the Web site that, in conjunction with the new health care law, was promised as a solution to all of the problems in the delivery and cost of health care in this country.

To be frank, I do not think anybody on either side of the political aisle would deny this fact: These past 29 days have been nothing short of a disaster. The administration will not disclose how many Americans were actually able to enroll in plans. They are not forthcoming when it comes to disclosing exactly what the problem is with the Web site, other than calling the problems glitches. Well, glitches refer to temporary problems that are easily remedied. The problems with the health care law cannot merely be called glitches. The problems go deeper than technical problems on a Web site which, by the way, cost \$400 million to develop.

As the President said last week, ObamaCare “. . . is not just a website. It's much more.” Well, that is true. It is much more. It is a fundamentally flawed piece of legislation that is resulting in real-life consequences for middle-class Americans.

My colleagues and I, the Senator from Utah and others, have been speaking about the broken promises of this

legislation since it came to the floor of the Senate almost 4 years ago. We know this law will not work as promised. Unfortunately, thousands of Americans are realizing it too as they face higher costs and canceled insurance plans.

Many Americans are experiencing sticker shock when it comes to their health care costs. Middle-class Americans already struggling to make ends meet are now facing steep premium increases in the ObamaCare exchanges.

Last month, Avik Roy of *Forbes* reported on a recent study that said:

ObamaCare will increase insurance rates for younger men by an average of 97 to 99% and for younger women by an average of 55 to 62%.

In my home State of South Dakota, that is more than just a statistic; that is a grim reality facing thousands of young men and women.

By comparing a typical low-cost plan for a healthy 30-year-old person in my State of South Dakota this year with a bronze plan that they would be able to get in South Dakota's health care exchange next year, the premium increases are nothing short of staggering. Younger women are going to face a 223-percent premium increase and younger men are going to face a 393-percent premium increase when you compare data from HHS with data from GAO about premiums in South Dakota in January of this year. That is more than a \$1,500 annual increase for women and a \$2,000 increase in health care premiums each year for 30-year-old men in my State of South Dakota.

But it is not just South Dakota. It is not confined to South Dakota alone, and people in my State are not alone in their experience of sticker shock. Look at what is happening in the State of Nebraska where premium increases are 143 percent or in Georgia where premium increases are 198 percent. Money that could be used to pay off student loans, save for a home, or start a family is now going to be used to pay for ObamaCare.

According to a new analysis by Avalere Health, Americans could face steep cost-sharing requirements—such as copayments, co-insurance, and deductibles—layered on top of their monthly premiums.

It is clear that health care costs are going up—they are not going down—particularly for younger Americans.

Additionally, President Obama promised that health care premiums would go down by an average of \$2,500 per family. Well, if you look at what family premiums have done, they have actually jumped by more than \$2,500 since ObamaCare became law.

While costs continue to increase despite the President's promises to the contrary, household income has fallen by over \$3,700 since President Obama first took office. No IT specialist can fix the problem of increased health care costs due to ObamaCare. The only fix is to repeal this law and to start over.

In addition to higher costs, families are discovering other grim news. For example, they cannot keep the plan they like, despite the fact that the President promised they would be able to. Over and over the President told Americans they would be able to keep the insurance they have.

Well, millions are now facing health insurance cancellation notices due to ObamaCare. That number is expected to increase up to nearly 10 million by the end of this year. In fact, just this morning, CBS News published a story. The headline read, "More than 2 million people getting booted from existing health insurance plans." These are Americans who had coverage they liked and now cannot continue to purchase.

Finally, after dozens of media reports of Americans who are losing plans they like, the White House spokesman said, it is true that some Americans will not be able to keep the health care plan that they like under ObamaCare. Well, you do not have to tell people in this country, as Deborah from Westchester, CA, said in an article last week in the *Los Angeles Times*:

All we've been hearing the last three years is if you like your policy you can keep it . . . I'm infuriated because I was lied to.

CareFirst BlueCross BlueShield is being forced to cancel plans that cover 76,000 individuals in Virginia, Maryland, and Washington, DC, due to changes made by President Obama's health care law. That represents more than 40 percent of the 177,000 individuals covered by CareFirst in those States.

President Obama said on July 21, 2009: If you like your current plan, you will be able to keep it. Let me repeat that. He said: If you like your plan, you will be able to keep it. That is from 2009.

But he also went on to say, "I won't sign a bill that somehow would make it tougher for people to keep their health insurance." That is from another conference he had with bloggers back in 2009. It is abundantly clear that this is not a simple misstatement or a glitch in the law, it is another broken promise that reveals serious underlying problems with the core principles of this law.

No IT specialist can fix the problem of canceled plans due to ObamaCare. The only fix is to repeal this law and to start over. The President promised the people could keep a health care plan they liked. But an NBC News article published yesterday shows that the administration knew as early as 2010 that this was not going to be the case.

NBC is reporting that 50 to 70 percent of the 14 million consumers who buy their insurance individually—in the individual marketplace—can expect to receive a cancellation letter or the equivalent over the next year, because their existing policies do not meet the standards mandated by the new health care law. One expert predicts that number could reach as high as 80 per-

cent. All say that many of those forced to buy pricier new policies will experience "sticker shock." You do not have to look any further than George Schwab, a 62-year-old man from North Carolina who said he was "perfectly happy" with the plan from Blue Cross Blue Shield, the plan he currently had, which also insured his wife for a \$228 monthly premium. But this past September he was surprised to receive a letter saying his policy was no longer available. The comparable plan the insurance company offered him carried a \$1,208 monthly premium and a \$5,500 deductible. The best option he has found on the exchange so far offered a 415-percent jump in premiums, to \$948 a month.

The deductible is less—

He said.

But the plan doesn't meet my needs. Its unaffordable. I am sitting here looking at this, thinking we ought to just pay the fine and just get insurance when we're sick.

That is what Schwab said.

Everybody's worried about whether the website works or not, but that's fixable. That's just tip of the iceberg. This stuff isn't fixable.

That is from Mr. Schwab of North Carolina. That is just one of many stories out there about how this law is affecting average Americans, so much so that now even Democrats have come out criticizing parts of the health care law. Most recently there were 10 Senate Democrats who asked the administration to delay the deadline to sign up for ObamaCare before the tax on the individual mandate kicks in.

While I agree that Americans should not be expected to pay a fine for not having a product they cannot even access, delaying implementation does not solve the underlying problem that this bill is simply bad policy. It was a partisan bill. It was rushed through without adequate forethought in the implementation problems and the serious adverse effect it would have on Americans' daily lives.

Giving people more time to try to navigate a broken Web site with glitches is not going to fix this underlying fundamental flaw in this law. A majority of Americans, 56 percent, believe the Web site glitches are part of a broader problem with the health care law. ObamaCare is more than a Web site. Its real-life consequences squarely hit middle-class Americans.

Americans are facing sticker shock discovering they are being dropped from an insurance plan they like. As one woman said: I was all for ObamaCare until I found out I was paying for it. That too was a story that the *LA Times* ran over the weekend. ObamaCare is not ready for prime time. The President has got a new healthcare.gov czar, Jeffery Zients, who has been tasked with coming in and trying to fix the Web site by the end of November. But a fix to the Web site by the end of November does not rectify the underlying problems with this law. The problems with this law

are more than just problems with a Web site. We need to continue to work to repeal the onerous parts of this law and replace it with solutions that actually lower the cost of health care and give Americans continued access to a doctor they choose at a cost they can afford.

Republicans here at the time when this law was being debated and passed in the Senate several years ago and subsequent to that time have consistently put forward solutions to the health care challenges that we face in this country that do not entail having government take over literally one-sixth of the American economy. As we can see from the rollout, the government does not do complicated things very well.

This is a disaster at the rollout, but it is a train wreck in terms of substance and what it is going to do and the harm it will cost middle-class Americans. There are so many better solutions. We should allow people to buy insurance across State lines, create interstate competition, allow market forces to drive insurance costs down, allow people and businesses to join groups so they can get the benefit of group purchasing power, do away with the issue of defensive medicine by getting rid of a lot of the junk lawsuits that are clogging up our legal system in this country, allowing people to have a tax credit where they can buy their own insurance and use their judgment and allow for transparency when it comes to pricing and outcomes so that the market in the competition that exists out there works in a way that makes insurance rates come down for everybody and improves the quality of health care in this country.

There are so many good ideas out there that do not involve a government takeover of health care and the results we have seen that has caused. So I hope that not only will the American people who I think are quickly coming to the conclusion that this is a bad law, it is a flawed policy to start with, but Members of Congress here in Washington, DC, Members of the Senate will also come to that conclusion and will decide it is time to not only delay this but to repeal it and start over.

We need a do-over. The American people need a do-over. We need an opportunity to put policies in place that actually put downward pressure on insurance rates in this country, rather than increasing them, which is what we have seen with ObamaCare, dramatic increases for many people across this country, loss of coverage that people like. They were told by the President repeatedly, over and over the President went out there and said: If you like the insurance you have, you can keep it. We now know that is not true. We know that the administration knew that was not true.

So it is time we acknowledge we need a do-over. The American people need a do-over. We need health care policies in this country that drive down costs for

people, for families, middle-class Americans, that improve the quality of health care delivery in this country, and that do not create costly harm to the economy.

We hear over and over that the mandates and the requirements and the costs associated with ObamaCare are making it more difficult and more expensive to create jobs in this country. We are seeing an economic growth rate that is sluggish, in the 1-percent to 2-percent range. We are seeing the lowest labor participation rate literally in the last 35 years, since Jimmy Carter was the President of the United States, chronically high unemployment, lower take-home pay, an economy that is suffering from too much cost and too many policies that actually make it more difficult and more expensive to create jobs.

We need to be looking at health care policies that improve coverage, lower costs, and make it less difficult and less costly to create jobs in this economy so we can get Americans back to work, we get our economy growing and expanding at a more robust rate and improve the standard of living and the quality of life for people all across this country.

This policy, the ObamaCare health care policy, was ill-fated, was misguided from the beginning. Now we are seeing the effects and the results of that. Hopefully, politicians in Washington, DC, on both sides of the aisle will come to the correct conclusion; that is, it is time to start over and do this the right way.

I yield the floor.

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

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

SUPERSTORM SANDY

Mr. CARPER. As many of us recall, on October 29, 2012, Superstorm Sandy made landfall in my part of the United States. Its impacts up and down the east coast were devastating and heart-breaking. New York, New Jersey, and parts of New England were hit particularly hard. In Delaware we did not experience the level of devastation that was inflicted on our neighbors to the north and to the east, but our State did receive significant damage. In total there were over 200 deaths attributed to Superstorm Sandy. Today we remember the lives lost and those forever impacted by this storm.

As I traveled through Delaware during and after the storm, I saw some of the massive impacts of that storm firsthand, but I saw something else as well. I saw people from all walks of life pulling together, helping one another, and taking care of their neighbors. The impacts of that superstorm are still

fresh in my mind today as we continue to rebuild in Delaware, New Jersey, in New York, and in other places up the East Coast.

But not only are the impacts of the superstorm still fresh in my mind, something else is as well, and that is this: the extraordinary efforts of ordinary people who left the comfort of their own homes in Delaware, Maryland, Pennsylvania, New Jersey, New York, Connecticut and in other States as well to help people they had never met and will probably never see again. They did so not because they were paid to do it, not because someone told them to do it, but because they wanted to do it.

This morning I met a handful of Delawareans who were called to action by the Red Cross to volunteer in the shelters and communities in Delaware and New Jersey and New York. Those volunteers included Charlotte and Richard Duffy, Joe Miller, and Glenn Sholley, who are joining us today in the Senate, and we welcome them. In the days and weeks following Sandy, they stopped their lives to help others, and for that we are truly grateful. I thank you all for your extraordinary service.

As our rebuilding efforts continue, I am so thankful for the first responders, for the volunteers, and for the Good Samaritans who pulled together not only in Delaware but in our States to the north to ensure the safety and health of our neighbors.

A few minutes ago I told the folks who gathered in my office for some light refreshments before we came over here—the same group that is joining us here today—that last night I had heard a speech from Paul Begala, who our Presiding Officer will remember was a key member of President Clinton's team during his Presidency. He was on television a million times and widely known for his wit. We saw another side of Paul Begala last night. We saw his wit as well, but we also heard from him a recounting or retelling of the story of the Old Testament and of the question that was asked in the Bible. He asked the audience: Who asked the first question? Nobody knew. He said, actually, the first question was asked by Abel, who had slain his brother Cain. The Heavenly Father, of course, knew what had happened. He tracked down Abel and said: Where's Cain? And Cain said: Am I my brother's keeper? Am I my brother's keeper?

That story is retold in the Bible in a number of places as the Golden Rule, to look out and help other people the way we would like to be helped, treat other people the way we would want to be treated. Not only does that show up in the Old and New Testaments, including in the parable of the Good Samaritan, but it shows up in the sacred scriptures whether you happen to be Jewish, Christian, Muslim, Buddhist or Hindu. It shows up in the scriptures of virtually every major religion on Earth—the idea that we have an obligation to

help our neighbors, whoever they may be.

In the parable in the New Testament, Jesus is asked by some of the Pharisees: Who is my neighbor? And that is when he tells the story of the Good Samaritan, who ultimately was helped not by someone from his community, not by a clergyman who walked by, but he was helped by somebody from another part of that country who didn't care at all for the fellow who was beaten and left for dead.

The financial costs of Superstorm Sandy were also severe and estimated to be in not just the hundreds of millions of dollars but billions of dollars. It will take years to recover from devastation such as this. As my colleagues and I know, it is important we get that recovery right.

I want to take a look at a few pictures of Seaside Heights, NJ, before Sandy and after. Before I turn to the photographs on my left here, I would just say to the Presiding Officer that a lot of people who might be watching this across the country on C-SPAN may wonder where Seaside Heights, NJ, is. I wondered that myself, and I am from Delaware, less than 100 miles away. A lot of people have heard of Asbury Park, where Bruce Springsteen is from. Asbury Park is just a little bit north of Seaside Heights, NJ. About 50 miles south of Seaside Heights is a place called Atlantic City that a lot of us have heard of.

This is a shot taken in May of 2009 in Seaside Heights, NJ. This is a before shot. This is a little more than 3 years before the hurricane. There are a couple of buildings here where we have these yellow arrows. They are there for a purpose—so that when we look at the after shot we can figure out what happened to those structures. Here is a red arrow on this building.

This is about 3½ years later when Sandy came a-calling. Here we go. These buildings aren't in the same place. They do not look the same. What looked to have been a pier along through here is gone. There used to be roads through here and now there are what appear to be sandy trails. Virtually every house here is badly damaged, many of them absolutely totally destroyed.

We have another shot here, same town, Seaside Heights. This is obviously the beach, the boardwalk, and this is an amusement park. A lot of people went there over the years, for decades, and had a great time with their families. They had a roller coaster here. There were a lot of rides here. I must admit I like rides. My wife says: Are you ever going to grow up? I say: I hope not, because this stuff is still fun to me. But here is the roller coaster. Again, this is taken in late May 2009. This is the roller coaster.

Let's see what it looks like after Hurricane Sandy. Here is the roller coaster. Here is the roller coaster. It is in the ocean. And here is what is left of the pier and of the amusement park.

The power of that storm is demonstrated graphically by these photos, which I said earlier destroyed not just this amusement park, the beaches and the homes in this community, but wreaked havoc throughout the mid-Atlantic and northeastern seaboard and took the lives of over 200 people.

In the aftermath of Hurricane Katrina, we saw many problems during the recovery phase that held communities back and created great suffering, and not only great suffering, also a lot of anger in terms of the inadequate response, the untimely response, the inept response. Money was not always well spent, the efforts were not well coordinated, and the recovery moved slowly as a result.

Thanks in part to the Post-Katrina Emergency Management Reform Act of 2006, which was shepherded through the Homeland Security and Governmental Affairs Committee and through Congress by Senators SUSAN COLLINS and Joe Lieberman, many of the problems we saw during Katrina's recovery efforts have been fixed, and we have seen a great deal of improvement in the emergency response efforts as a result.

I have a friend who, when you ask him "How are you doing?" he always says, "Compared to what?" So when speaking of how are we doing with respect to the recovery after Superstorm Sandy, I say: Well, compared to what? Compared to Katrina, we are doing great. Can we do better? You bet we can. We have learned a lot, and 7 years later you can tell we have learned not all our lessons but certainly a number of them.

That act that was passed about a half dozen years ago required FEMA to bolster their regional offices in order to build strong relationships with State, local, and tribal governments. As an old recovering Governor—and the Presiding Officer is a recovering Lieutenant Governor—we know the Federal Government can't do everything, particularly in responding to emergencies. It is the relationships with the State and the local folks, in some cases with tribal units, with the emergency responders, with the National Guard, and all of the above, that is critical. Those strong relationships not only improve the ability of the Federal Government to respond to disasters, but they also enhance FEMA's capability to support State, local, and tribal governments as they rebuild.

That law also required FEMA to coordinate with other Federal departments to write a national disaster recovery strategy. This eventually led to the National Disaster Recovery Framework, which has helped to organize and coordinate recovery efforts to Hurricane Sandy.

A key question we need to ask, however, after a storm such as this, is whether it was an aberration or a harbinger of things to come. I would like to think it was an aberration. There is a good chance it was not. Just a few short years ago, hurricanes hitting the

areas along the northeastern half of the East Coast were relatively uncommon. Hurricane Sandy is actually the third major hurricane to threaten or strike the northeastern coast of our country in the last 3 years. Fortunately, we are almost through this hurricane season—knock on wood—without a major storm hitting our coast. Unfortunately, the Northeast, mid-Atlantic, and other vulnerable areas are expected to see more frequent and larger storms such as Sandy in the future.

Earlier this year, the Government Accountability Office, affectionately known as GAO, added a new area to its recently updated High Risk List—the impact of climate change on the Federal Government and on our country. GAO explained that, among other things, climate change "could threaten coastal areas with rising sea levels, alter agricultural productivity, and increase the intensity and frequency of severe weather events."

The GAO also argued the Federal Government is not prepared to deal with the impacts of climate change. I might add State governments and local governments as well are not prepared to deal with the impacts of climate change. They recommended we take a strategic look at them and start to prepare accordingly.

The costs associated with responding to and recovering from a hurricane such as Sandy, both in human and financial costs, are so severe we simply cannot afford to face this devastation over and over again.

It might have been Einstein who defined the definition of sanity as doing the same thing over and over and expecting a different result. We can't do the same thing over and over. It is a different world in which we live, and we have to respond to those changes.

Fortunately, we have seen States take promising steps toward addressing some of the issues GAO has identified. In particular, the States of New York and New Jersey have begun to plan to mitigate against future disasters. We know all too well that an ounce of prevention is worth a pound of cure.

In fact, a few years ago the National Institute of Building Sciences issued a report that concluded that for every \$1 we spend on various mitigation measures we can save \$4 in response and recovery costs. For \$1 of investment we end up saving \$4. Through mitigation, then, we can get better results—save money and, most importantly, we can save lives.

We must ensure that sound and effective mitigation policies are thoroughly incorporated into this recovery effort. This is especially important as climate change drives the sea level to rise and increases the severity and frequency of coastal storms. By working together, we can rebuild and become stronger by better protecting ourselves from future storms. But in doing so, we can't ignore what I and many experts believe may be the underlying cause of storms such as Hurricane Sandy. It is not

enough to just address the symptom—that is the storm, the wind, the sea level rise, the surge—we need to address the underlying cause or causes.

As we recover from Sandy and put in place the protections, we need to reduce the impact of the next big one. We would make a mistake if we didn't think about what we need to do to address not just the symptoms of climate change but the underlying cause itself.

We have been joined on the floor by my colleague Senator MENENDEZ from New Jersey. Through the Presiding Officer, let me just say to my colleague, we have some folks here today from Delaware who ended up, as I said earlier, in New Jersey, and I think in New York. Our State was hit, but nothing like the Senator's State. These folks, serving in the spirit of the Good Samaritan, with the encouragement and actually the organizational skills of the Red Cross, came to his State, across the Delaware River, in order to lend a hand to people they didn't know, had never met, and will probably never see again.

Someday the tables will be turned, someday it will be our State, someday it will be Delmarva that is reeling from the impact of such a storm. We know when that happens, the Senator will be there for us as well.

I am pleased to yield the floor for my friend from New Jersey.

The PRESIDING OFFICER. The Senator from New Jersey.

Mr. MENENDEZ. Mr. President, let me start by thanking my distinguished colleague, the senior Senator from Delaware, for his remarks, and the people of Delaware who came to New Jersey to help us. That is the essence of why we call this great country the United States of America. In moments of challenge and adversity we come together. We appreciate the Delawareans who came to help us. We hope we never have to repay the kindness, but if perchance it comes, we will.

I come to the floor on this anniversary of Superstorm Sandy a year ago. We all remember what has now become an iconic photo. It is hard to believe that it has been 1 year since Sandy, but it has. For a year, under difficult and trying circumstances, New Jerseyans have pulled together, worked together, and helped each other to recover. I rise today in praise of their tenacity, their resilience, their spirit of community, and remembering all of the hard work of the many first responders, Federal, State, and local officials, community leaders, and volunteers who helped in those recovery efforts.

Just yesterday I was with Secretary Donovan in New Jersey to announce another \$1.4 billion in community development grant disaster relief funding. This is \$1.4 billion in flexible-use funding that comes in addition to the \$1.8 billion we have already received from the hard-fought \$60 billion disaster relief package we secured a year ago. We secured that funding after a long debate over whether we as a na-

tion and the Congress were prepared to provide disaster relief to the people of my State and others who suffered devastating losses. Standing with me in that effort were many in this Chamber, and one who is no longer with us, our late colleague and friend Senator Frank Lautenberg. He and I worked against many who did not want to provide New Jersey the disaster relief we needed. We were in the midst of a debt ceiling debate, a fiscal cliff at the end after a congressional session, and even after Sandy relief had passed the Senate with bipartisan support, the House Republican leadership chose not to immediately bring the relief package to a vote, unnecessarily delaying our recovery from Sandy by 6 weeks.

There were those in Congress who believe that even in times of disaster and crisis we are on our own. I don't believe that. I believe we are all in this together and in times of crisis we come together as a community.

That is why when the State of New Jersey submitted its application last March to use \$1.83 billion in Federal Sandy relief to help thousands of homeowners and small businesses rebuild, the Obama administration, through HUD Secretary Donovan, approved the application in April, the following month.

We have come a long way since October 29th when Sandy made landfall in southern New Jersey. One hundred and fifty-nine people lost their lives, 8.5 million customers lost power, more than 650,000 homes were damaged and 40,000 in our State were severely damaged or destroyed.

Here is a perfect example of how far we have come. You can see here the damage Sandy brought on this home one year ago today. And, as you can see in this second photo, today it is well on its way to being fully restored. But we have a long way yet to go in every community to fully recover from the extent of the damage and to make families and businesses whole again.

A year ago, this headline ran in the Record: "Business losses mount; Some choosing to close rather than rebuild." Hundreds of thousands of businesses were forced to close, causing an estimated \$65 billion in economic loss and resulting in emergency declarations or disasters in 13 States up and down the East Coast.

In a matter of minutes, people had lost loved ones, they lost their homes, their property, and their livelihoods, but they stood strong and began to rebuild. Beyond the headlines of this story, we see the Jersey spirit that came through in person after person. Despite the uphill climb, New Jersey rebuilt one home at a time, one business at a time, one community at a time. That's what makes us Jersey Strong.

For 10 days, millions along the East Coast lived without power, without phones, seniors were stranded on the upper floors of buildings where elevators were out, and the loss of power

led to fuel shortages and long gas lines. You can see in this photograph of the PATH Train Terminal in Hoboken, the extent of damage to our transportation infrastructure.

It was a wake-up call to what could happen again in the future and the investment we need to make in our infrastructure to avoid future damage from future storms.

The Sandy Recovery package we passed last year included \$13 billion in critical funding I sought to help restore our transit and highway systems from what they looked like then, as you can see in this photograph.

The Port Authority was able to repair the PATH station at Hoboken and harden electrical equipment to prevent future damage. NJDOT was able to elevate roads that were washed away by Sandy.

At the end of the day, the legislation included necessary policy reforms that helped streamline recovery efforts and improve FEMA's Public Assistance Programs, allowing us to rebuild what was in place before the storm and build it stronger and better than before.

Since then, almost \$400 million in FEMA grants have been approved to help individuals and families recover. That is over \$341 million for housing assistance and more than \$54 million for additional needs.

Homeowners, renters, and business owners have received over \$764 million in SBA disaster loans and \$314 million in FEMA Public Assistance grants to help local communities and local nonprofits that serve the public and provided relief.

National Flood Insurance Program payments to New Jersey have amounted to \$3.5 billion to help people rebuild and get their lives back on track. In New Jersey alone, more than 261,000 people contacted FEMA for help and information and over 126,000 homes have been inspected.

While these numbers show the progress we have made, the reality is that for thousands of people in New Jersey, recovery is a round-the-clock, 24-7 effort.

Many New Jersey families have been hit with the "triple whammy," having been flooded by Sandy, then facing repair and mitigation costs and then facing astronomical increases in flood insurance costs built into a flood reform bill that was passed before Sandy hit.

Even as we slowly recover from the worst natural disaster in our State's history, a manmade disaster is looming in the distance, jeopardizing our recovery.

The combination of updated flood maps and the phaseout of premium subsidies for the National Flood Insurance Program threatens to force victims out of their homes and destroy entire communities.

Many homeowners will be forced to pay premiums that are several times higher than the current rate they pay. Those who cannot afford the higher premiums will be forced to either sell

or be priced out of their home—probably at a fire-sale price. This in turn will drive down property values and local revenues at the worst possible time.

I have heard from countless New Jerseyans, many who have come to me in tears, who are facing this predicament. These are hardworking middle class families, who played by the rules, purchased flood insurance, and are now being priced out of their home.

In order to stop this manmade disaster from doing even more damage, I am leaving the floor in a few minutes and going to introduce bipartisan legislation to take a time-out and assess the impact these premium hikes will have on homeowners and the flood insurance program as a whole.

The Homeowners Flood Insurance Affordability Act, which we will be announcing in a few minutes, would delay flood insurance premium increases imposed in the Biggert-Waters legislation for most primary residences until FEMA completes an affordability study that I had offered, and proposes a regulatory framework to address the issues found in the study.

This will give current homeowners some breathing room before their flood insurance premiums go up. For prospective homebuyers, the certainty that they will not see their rate dramatically increase simply because they purchased a home is critically important to maintaining property values.

At the end of the day, we look back at the year since the storm struck and remember those who lost their lives and those who came together to help their neighbors rebuild. We remember the efforts of first responders and government and community leaders pulling together.

It is often said that “the hardest steel must go through the hottest fire,” and Sandy tested what we were made of.

When we look at this photograph of twisted metal that once was a rollercoaster, we associate it with the destruction of Sandy, but we also associate it with how far we have come and what we have learned. We learned that it is not enough to live in a community, we have to be part of it. We have to remember that citizenship comes with responsibility not just to ourselves, but to each other.

In the face of Sandy—in the aftermath, the tragedy, and the loss—we pulled together as a community. We worked together, helped each other rebuild lives, businesses, homes, our beaches and boardwalks—and, in doing so, we strengthened New Jersey’s sense of pride and a belief that we are, in fact, all in this together. It is that spirit, that unity, that has made New Jersey stronger and better than before.

Let me conclude by saying that recovery from any disaster depends on our continuing cooperation within our communities at every level of government. The business of government is people—their lives, their hopes, their

dreams of a better life for themselves and their families.

In New Jersey, we proved that—at every level of government—with various agencies working together—we all came together. There can be no tolerance of partisan division when it comes to the future of my State or any State’s efforts to help families rebuild from a disaster like Sandy. The storm was extraordinary, but what makes me extraordinarily proud is that New Jerseyans rose to the challenge as they always do.

There is much work left to do. We have learned that recovery from a disaster is not a one-size-fits-all endeavor. Full recovery from Sandy will take more than a village.

But at the end of the day the biggest reason New Jersey has made the progress that it has, and why our State will come back better and stronger than before, is because of the people who live there. It hasn’t been easy. But I have never been more proud to represent the people of New Jersey than I have during this last year since Sandy struck.

I have seen the best of who we are and what we can do when we pull together, each of us working for the recovery of all of us. Looking back at the last year, I would say we are all New Jersey proud as well as New Jersey strong.

I yield the floor.

The PRESIDING OFFICER. The Senator from New Jersey.

FAREWELL TO THE SENATE

Mr. CHIESA. Mr. President, nearly 5 months ago I had the high honor to stand in this historic Chamber, surrounded by my family, and be sworn in as a Member of the Senate. My service as a Senator will soon draw to a close, so I wish to take this opportunity to share with my colleagues a few thoughts before I leave.

I want to begin by thanking Governor Christie for providing me with this incredible opportunity. Our professional relationship, and our friendship, began more than 20 years ago as young lawyers working together in a New Jersey law firm. We had our entire careers ahead of us. If someone had suggested that one day Chris Christie would have been Governor, I would not have been surprised. I would, however, have dismissed out of hand any suggestion that I might someday be the New Jersey attorney general, let alone a Member of the Senate.

To have served here representing the people of New Jersey has to rank as the greatest honor of my professional life. I will always be grateful to Governor Christie for the confidence he has shown in me by appointing me, and I will always be thankful for the wonderful opportunities he has given me, time and again, to serve in public life.

I also thank my colleagues in the Senate from both sides of the aisle who have gone out of their way to make me feel welcome, to help me navigate the sometimes confusing rules and tradi-

tions of the Senate, and for assisting me in making the most of my time here.

One thing I did know for certain when I arrived here in June was that I wanted to use my time as effectively as possible. To the extent I have, I have so many of my colleagues to thank. The senior Senator from New Jersey, who will have to break in another new Senator from our State, has been a supportive colleague. I truly appreciate his willingness to assist me in my time in the Senate. I thank the Senator.

The Republican leader has gone above and beyond to give me the opportunity to work and make a difference during my tenure here, and I thank him very much.

I also thank the senior Senator from Delaware and the junior Senator from Oklahoma for agreeing to my request to hold a hearing on human trafficking in the Homeland Security and Government Affairs Committee. Eliminating human trafficking or, more directly, abolishing modern-day slavery has been a priority for me throughout my career in public service. The chairman and ranking member of the committee could not have been more helpful in my efforts to raise awareness of this evil crime, a crime that robs people of their innocence and dignity, taking a terrible toll on our victims and society as a whole.

The junior Senators from New Hampshire and North Dakota, both former attorneys general themselves, stood alongside me in this effort. When I first spoke with them about my desire to hold a hearing, they immediately agreed to work with me to make it work as productively as possible. I am grateful to them for partnering with me and I know they will continue to make this issue a top priority.

I also thank the senior Senator from Arizona for attending and contributing to the hearing on a day when no votes were scheduled and for his strong commitment for righting this terrible wrong. These are important and forceful voices for the victims of human trafficking, and I appreciate their support of my efforts.

I want all of my colleagues to know I will continue to work to abolish this scourge on our Nation and on the entire human family. I hope they will feel free to call on me if I can ever be helpful to them in their efforts, just as I may call on them from time to time.

So many of my colleagues have made this a wonderful experience, and I am proud to call all of them my friends.

I know I looked pretty lost on more than one occasion here, but I always had someone pointing me in the right direction. I am particularly grateful to my good friends from Utah, Wyoming, Tennessee, Ohio, and Illinois, who have repeatedly helped me over the past 5 months both by listening and also providing good advice.

As every Senator knows, the work we do here would not be possible without the work of the people who serve on

our staffs. I have been incredibly fortunate to have an outstanding group of people on my Senate staff—a group that jumped right in with me on very short notice and a group I am so proud to have worked with. They were fully aware that their tenure, like mine, would be short. They interrupted and, in many cases, disrupted their lives to serve with me.

My chief of staff Donna Mullins did an amazing job assembling a talented and dedicated group of professionals to serve both here in Washington and back in New Jersey. Their willingness to do so reflects their commitment to the people of New Jersey, the Senate, and to our Nation. Some of them I have worked with for years, others only for a few short months. All of them have earned my everlasting respect and friendship.

I want to acknowledge each of them by name: Donna Mullins, John Lutz, Tomi-Anne Nolino, Nick DiRocco, Jeannette Larkins, Chip Sinderson, Ken Lundberg, Bob Bostock, Ryan Berger, Krista Powers, Tyler Yingling, Marissa Watkins, Michael Rebuck, Chris Mindnich, Taylor Holgate, Nicole Dube, Jamie Rhoades, Michael Pock, and Shante Palmer. They reflect the best of public service, and I will always be thankful to them and the work we have done together.

Of course, the greatest thanks goes to my family. My wife Jenny and our children Al and Hannah have always given me their unconditional love and support. I could not have done this without them. I am lucky to have them.

I was born and raised in New Jersey. It is not just my home State, it is my home in every sense of the word. The honor of representing the people of my State—my friends, my neighbors—is almost beyond description. After all, there could be no greater calling for any citizen than to have the opportunity to represent the people of your State in the highest councils of government. Although the past 5 months have passed very quickly, my deep sense of gratitude for the opportunity to serve will stay with me for the rest of my life.

My experience as a Member of this body has confirmed what I already thought was true—every Member of the Senate is a dedicated public servant. Every Senator is deeply committed to the work they do. Every Senator is here because he or she wants to contribute to the centuries-old work of forming a more perfect union. We do not always agree on how this is best accomplished, but vigorous, respectful debate is critical in a government such as ours.

There is so much talent, so much commitment, and so much love of country here. I urge my colleagues to advance their efforts to find common ground in pursuit of their common purpose, to continue to advance the success of the country we love and secure the blessings of liberty for the people we serve.

Soon there will be a new Senator-elect from New Jersey who will stand where I stood just a few months ago to be sworn in. When he takes his place in this body, he will be joining a long list of dedicated public servants who have served New Jersey—stretching back to the very first Congress. I urge him to continue to work as hard for the people of our State as he did while serving as the mayor of New Jersey's largest city. I know he will always put the people of New Jersey first.

New Jersey's new Senator will have a very long list of priorities waiting for him when he arrives in Washington—all of them important. There is one area that will require his immediate and ongoing focus, and that is New Jersey's continued effort to recover and rebuild from the devastation of Superstorm Sandy, which struck my State a year ago today. Working together New Jerseyans have made incredible progress in coming back from what the storm delivered, but our work continues.

For those who have suffered so much loss, a year seems like an eternity. They must know that until all the damage done by the storm is undone, and until all the work needed to protect our State and its people and their property from future storms like this is completed, we will not rest.

As I prepare to make the transition back to private life, I do so with a deep sense of gratitude to all of those who made my service in the Senate possible, and an even deeper sense of humility for having been given this opportunity.

This has been, for me, a remarkable 5 months. I know I will in the years ahead look back on this time with gratitude and appreciation for the privilege of having served the people of New Jersey and the Senate of the United States of America.

I thank the Presiding Officer, and I yield the floor.

THE PRESIDING OFFICER. The Senator from Delaware.

MR. CARPER. Mr. President, while Senator CHIESA is still on the floor, I want to take a moment to say to him how much we have enjoyed getting to know him, work with him, and come away with a wonderful—not just a first impression but a lasting impression. Governor Christie did the State of New Jersey well by appointing Senator CHIESA to serve as the interim Senator.

We had a similar experience with losing an elected Senator when JOE BIDEN was elected as Vice President and to the Senate at the same time. He had to choose between being the Senator from Delaware or Vice President. I don't know if he ever regrets it, but he made the choice to be our Vice President, as we know. The Governor of our State appointed Ted Kaufman to serve as the interim Senator for 2 years, and he was subsequently succeeded by CHRIS COONS when Chris was elected a couple of years ago.

We have a tradition of folks who are appointed as interim Senators who

turn out to do an extraordinary job. Sometimes I wonder—with tongue in cheek—if maybe that is not a better approach, in some cases, for populating this place with men and women from across the country.

The Senator from New Jersey has been here for 5 tumultuous months, and he has seen the good, the bad, and the ugly—in some cases the very ugly. If we had more people who would bring Senator CHIESA's values and commitment to comity—not comedy with a “d,” but comity with a “t”—communicating, and his willingness to compromise, not on principles but on policy, this would be a better place and a better country.

As the chairman of the Homeland Security and Government Affairs Committee, I say on behalf of TOM COBURN, ranking Republican—and on behalf of those of us who have the privilege to serve on that committee—that a privilege it has been for the Senator from New Jersey to be one of our members.

We are joined on the floor by Senator BARRASSO, and it has been my privilege to serve on the Environment and Public Works Committee with him. As Senator BARRASSO knows, JEFF CHIESA came early and stayed late. He asked great questions and brought forth good issues—including the issue of human trafficking, which has reminded us in extraordinary ways of the terrible situation that is faced by millions of women and children in this country and around the world. That is a gift the Senator from New Jersey has brought to this body, and I think ultimately to our country.

Senator CHIESA is going to leave us now and sail off into the sunrise, and we look forward to having our paths cross many times in the future—maybe even in Delaware on a summer vacation. My friend can bring his wife Jenny and his two kids. He is always welcomed in the first State.

Good luck, God bless, and Godspeed. I thank my friend for serving our country and his State so well.

THE PRESIDING OFFICER. The Senator from Wyoming.

MR. BARRASSO. Mr. President, I wish to add in a bipartisan way my thanks to Senator CHIESA for his service and add to the kind words the Senator from Delaware has spoken of our friend and our colleague.

In Wyoming we talk about the code of the West, and there are 10 parts to that code, but No. 1 is live each day with courage; and No. 2 is take pride in your work. Members on both sides of the aisle have seen that sort of code lived day by day by the Senator from New Jersey who has joined us.

I join my colleague from Delaware in thanking our friend from New Jersey. I say that with great admiration, great appreciation, and deep respect for his time in the Senate, and I know we are going to continue to hear great things from him in the future.

I thank the Presiding Officer, and I yield the floor.

The PRESIDING OFFICER. The Senator from Montana.

Mr. BAUCUS. Mr. President, I ask unanimous consent to speak for such time as I may consume.

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

Mr. BAUCUS. Mr. President, Franklin Delano Roosevelt said:

Our capacity is limited only by our ability to work together. What is needed is the will.

I have just returned from a week at home in Montana traveling from Fort Benton to Billings to Bozeman. I visited with constituents from all across our State. At each one of my meetings, the conversation would touch on the first snow of the season or football and the Bobcats or the Grizzlies. Those are, in this case, football teams. But inevitably every conversation turned to the challenges we face in Washington and the standoff we just had over the country's borrowing limit and funding the government.

People have lost faith in our ability to serve them. They are worried about what the dysfunction means for the future of our country.

For more than 2 weeks, Congress was stuck in a stalemate, unable to agree on a course for our Nation. The political standoff shook America's confidence and threatened the global economy. Thankfully, compromise was able to overcome conflict. Cooler heads finally prevailed. But our Nation didn't emerge from the fight unscathed.

The 16-day government shutdown took a \$24 billion bite out of the U.S. economy, according to Standard & Poor's. The rating agency now projects the U.S. economy will only grow at 2.4 percent in the fourth quarter as opposed to the already slow 3 percent predicted prior to the shutdown. That is a staggering self-inflicted wound, and defaulting would have been even worse.

Thankfully, that didn't happen. Leader REID and Minority Leader MCCONNELL were able to find the will and come together to provide a path that averted default. Their bipartisan legislation, passed on October 16, pulled us back from the brink. It created a conference committee to negotiate a budget compromise and it gave the President the power to suspend the debt limit until early February. It also gave Senators an opportunity to object and overturn the suspension using what is called a resolution of disapproval. That is what we are considering today.

I strongly urge my colleagues to reject this resolution. For the good of our economy, it cannot pass. Passing this resolution would plunge this Nation back into the same economic crisis we were facing just a few weeks ago. With economic confidence still suffering from the shutdown, another debt ceiling crisis could drive the Nation—and the world—back into recession. We cannot let that happen. It is time to be responsible leaders. Congress needs to stop governing from one self-created crisis to another.

Tomorrow, the budget conference committee will begin discussions on a plan to resolve the fiscal challenges before us. The conference will be led by Chairman MURRAY and Chairman RYAN. They are smart, hardworking and solutions oriented and I am confident they can craft a compromise.

I began my remarks with a quote from President Roosevelt and I will close with another. Roosevelt once said:

The great test for us in our time is whether all the groups of our people are willing to work together for continuing progress.

Today, we face our test. Can we work together for continuing progress?

I strongly urge Members of the Senate to reject the resolution before us. It is a step backward, a return to shutdowns and showdowns. Enough is enough. Instead, we must find the will to work together for progress, for the good of our economy and the good of our country.

Thank you. I yield the floor.

• Mr. INHOFE. Mr. President, earlier this month, I expressed my opposition to S. 1569, which allowed our debt limit to increase through February 7, 2014. Today, the Senate considers S.J. Res. 26, which would reject the suspension in the debt limit and immediately halt any new debt issuances by the United States. I support this resolution.

My position remains unchanged from earlier this month. Our national debt is topping \$17 trillion and has nearly doubled since the beginning of the Obama administration. If we allow the Nation to continue on its current path, it will only lead to economic destruction. Allowing the debt to continue increasing without any commonsense solutions to rein in the federal government would be irresponsible and reckless.

The recent increase in the debt limit is President Obama's sixth since coming to office. In that time, no significant action has been taken to reduce the long term trajectory of the debt. If we continue to do nothing to rein in spending, the national debt will skyrocket to \$25 trillion in the next decade. Even the President agrees with these numbers. We cannot allow this to happen, which is why I support the resolution prohibiting a continued suspension of the debt limit. •

RECESS

The PRESIDING OFFICER. Under the previous order, the Senate stands in recess until 2:15 p.m.

Thereupon, the Senate, at 12:29 p.m., recessed until 2:15 p.m. and reassembled when called to order by the Presiding Officer (Ms. BALDWIN).

DISAPPROVING OF THE PRESIDENT'S EXERCISE OF AUTHORITY TO SUSPEND THE DEBT LIMIT—MOTION TO PROCEED—Continued

The PRESIDING OFFICER. Under the previous order, the question now

occurs on agreeing to the motion to proceed to S.J. Res. 26.

Mr. DURBIN. Madam President, I ask for the yeas and nays.

The PRESIDING OFFICER. Is there a sufficient second?

There is a sufficient second.

The clerk will call the roll.

Mr. CORNYN. The following Senator is necessarily absent: the Senator from Oklahoma (Mr. INHOFE).

The PRESIDING OFFICER. Are there any other Senators in the Chamber desiring to vote?

The result was announced—yeas 45, nays 54, as follows:

[Rollcall Vote No. 220 Leg.]

YEAS—45

Alexander	Cruz	McConnell
Ayotte	Enzi	Moran
Barrasso	Fischer	Murkowski
Blunt	Flake	Paul
Boozman	Graham	Portman
Burr	Grassley	Risch
Chambliss	Hatch	Roberts
Chiesa	Heller	Rubio
Coats	Hoeven	Scott
Coburn	Isakson	Sessions
Cochran	Johanns	Shelby
Collins	Johnson (WI)	Thune
Corker	Kirk	Toomey
Cornyn	Lee	Vitter
Crapo	McCain	Wicker

NAYS—54

Baldwin	Harkin	Murray
Baucus	Heinrich	Nelson
Begich	Heitkamp	Pryor
Bennet	Hirono	Reed
Blumenthal	Johnson (SD)	Reid
Boxer	Kaine	Rockefeller
Brown	King	Sanders
Cantwell	Klobuchar	Schatz
Cardin	Landrieu	Schumer
Carper	Leahy	Shaheen
Casey	Levin	Stabenow
Coons	Manchin	Tester
Donnelly	Markey	Udall (CO)
Durbin	McCaskill	Udall (NM)
Feinstein	Menendez	Warner
Franken	Merkley	Warren
Gillibrand	Mikulski	Whitehouse
Hagan	Murphy	Wyden

NOT VOTING—1

Inhofe

The motion was rejected.

EXECUTIVE SESSION

NOMINATION OF RICHARD F. GRIFFIN, JR., TO BE GENERAL COUNSEL OF THE NATIONAL LABOR RELATIONS BOARD

The PRESIDING OFFICER. Under the previous order, the Senate will proceed to executive session to consider the following nomination which the clerk will report.

The assistant legislative clerk read the nomination of Richard F. Griffin, Jr., of the District of Columbia, to be General Counsel of the National Labor Relations Board.

The PRESIDING OFFICER. Under the previous order, there will be 2 minutes of debate equally divided in the usual form prior to a vote on the motion to invoke cloture on the nomination.

Who yields time? The Senator from Iowa.

Mr. HARKIN. Madam President, we are getting ready to vote to end debate.