

when I walked in the door was, "Where's Laura?"

Now, as we all knew would happen at some point, it is time for them to move on to the next phase in their lives. While we have all been a part of her life and lived the ups and downs, she has been a part of all of ours. We will miss her greatly. She knows full well that I would gladly continue to be second fiddle in our office if she would stay. But we all know it is time for her and John, with their wonderful son Jack and possibly others to come, to go back to Tennessee, time to go back and be a part of other people's lives the way they have been a part of ours.

She has made life better for all of us over the last 7 years. Her big smile and ability to take ribbing—and also dish it out—have made each day so much more enjoyable. She is a consummate professional, always seeking perfection but with the ability to make it fun along the way. We will miss her, but we are so happy for her, for John, and for Jack. We are happy for her mother, who lives just across the line in Kentucky, and her dad, who lives right up the road in Loudon. We know Nashville will be a much better place with the Herzogs there. We look forward to visiting them often, and we all hope they will continue to involve us all in their wonderful life, their story, and the evolution of the Herzog family in Tennessee.

With that, I yield the floor.

The PRESIDING OFFICER. The Senator from Maryland.

Ms. MIKULSKI. Mr. President, I rise to speak in morning business for approximately 10 minutes.

The PRESIDING OFFICER. The Senator is recognized.

#### BIPARTISAN BUDGET AGREEMENT

Ms. MIKULSKI. Mr. President, I come to the floor today to urge my colleagues to support the bipartisan budget agreement.

I congratulate our colleagues, especially Budget Committee chairwoman MURRAY for her outstanding leadership in forging this bipartisan agreement with her House counterpart, Mr. RYAN. They reached this agreement in a way that is indeed a compromise—not everyone's desired outcome but a fair and necessary one. I urge my colleagues to support it. I think it is fantastic that they actually got a budget done. This is the first time in several years we are actually going to vote on a bipartisan budget conference agreement, and I think it bodes well for future activity where we return to the due order of passing legislation, one in each House, having a conference committee to hammer out the disagreements, and then it coming back to us for final agreement.

What I like about this agreement is it creates certainty by avoiding sequester for 2 years, giving the top-line funding to us on the Appropriations Committee for 2014 and 2015. Many people

do not realize that we on the Appropriations Committee who actually put money in the Federal checkbook to be spent have a cap put on our spending by the Budget Committee. That is called the 302(a) or the top line. We have not been able to do our Appropriations Committee work because we have not had a top line. This enables us to have one for 2014. We are under a mandate to bring it back to the Senate and to the House by January 14. We will meet that deadline. It is going to be tough. It is going to be stringent. But we are going to get the job done. It also gives us certainty for 2015 so we can return to a regular order of actually knowing where we stand with our cap, holding our hearings, and bringing bills to the committee.

The other facet I like about this bipartisan budget agreement is it prevents harm. It protects seniors and families. It preserves the social safety net, such as Medicare and Social Security.

Finally, the agreement ends gridlock. The American people are tired of shutdown, slowdown, slam-down politics. This agreement ends the lurching from crisis to crisis and shows we can compromise and we can govern.

First of all, and foremost, this budget agreement creates certainty for America's businesses and families. By avoiding sequester for 2 years, it prevents further across-the-board cuts—not that we do not need strategic cuts, and we will come up with them in the Appropriations Committee—but across-the-board cuts where we do not know if a program works or if a program is dysfunctional. This way, we can actually look at those programs that we do need to cut—those that are dated, those that are duplicative, those that are dysfunctional. Sure, let's cut those.

But at the same time let's keep the good programs and make sure that they are adequately funded. I believe that avoiding the sequester and the meat-ax approach to cuts really helps us to have better governance. We will have a more frugal government, and we will have a more sensible way of spending.

It also gives us this top line funding for 2014 and 2015 for the Appropriations Committee. It means that we can write an omnibus bill. What does an omnibus bill mean? We on the Appropriations Committee have 12 subcommittees. We would like to have brought these subcommittees up one by one and have the House exercise their due diligence in looking at the bills to see what they want to add, subtract or change.

We could not do it because we failed to have this budget agreement to give us the top line. What we will now be able to do is for 2014 we will be able to bring them all up at one time in a bill called the omnibus. I hope it is a bus that really moves. It will enable us to make smart choices about our investments in America instead of government on autopilot through a continuing funding resolution.

This agreement saves America from lurching from one continuing funding resolution to another. It is a fair compromise. For 2014 it is \$45 billion above the House-proposed budget, but it is \$45 billion below the Senate-proposed budget. Our budget leadership met in the middle and really thought that would be an adequate compromise. I would have preferred the 1.058 level, but it is adequate.

The bipartisan agreement also, as I said, prevents harm to the middle class. What America is looking for, though, is not only numbers and programs and so on, they want us to get our act together. They want us to really do our job, and do it in a way that is sensible and civil.

I believe that is what was done in that budget committee. They want us to work together across the aisle and across the dome. This bipartisan agreement shows what can be done when we do meet in the middle to make progress for the middle class and for those people who are neither right or left but want to take the middle of the road.

This compromise is not perfect. Compromises never are. For me, some of the pay-fors were not exactly what I was happy about. For example, they require new Federal employees to pay more for their retirement and working-age military retirees to receive smaller COLAs. I would have preferred an agreement that closed tax loopholes or canceled some of those out-of-date farm subsidies left over from the 1930s.

However, by avoiding the sequester, we also will be able to avoid furloughs. If you talk to the civilian employees at Defense, and you talk to Federal employees in the domestic agencies about this whole idea of furloughs and sequester, some of them had to have a double furlough, such as at the FBI. We were facing furloughs in the FBI. We did not have gas for the FBI cars. That is not right.

We want to make sure we continue to fund our government and meet our responsibilities. I cannot stress enough how important this bipartisan agreement is. If we continued the path that we left and the sequester was left in place, it is would cost our economy 800,000 jobs in 1 year—800,000 jobs.

Maryland already lost 21,000 jobs because of the sequester. We have important Federal agencies. We have over 250,000 contractors, both in defense and civilian agencies, and the ripple effect through my State had an impact on institutions like Johns Hopkins and the University of Maryland and on major flagship companies like Lockheed Martin, and it was really significant.

By passing this, we have a certainty that enables us to keep those jobs. The Appropriations Committee is ready to write a funding bill that will create jobs today and jobs tomorrow. Jobs today and important investments in infrastructure, education, research and development, and jobs tomorrow.

Let's take this bipartisan agreement, and we will produce a bill. We on the

Appropriations Committee will produce a bill that meets our national security needs, our compelling human needs, and at the same time lay the groundwork for a more prosperous America.

I urge my colleagues to support this bill and end gridlock and deadlock. Let's get on with making sure that we have certainty and reliability in funding the government of the United States of America.

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

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

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

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

#### UNEMPLOYMENT INSURANCE

Mr. REED. Mr. President, in 12 days, unemployment insurance will expire for 1.3 million Americans. This will impact virtually every State. Over the course of the next year, it will set back millions of hard-working families, slow down job growth, and slow our economic recovery.

Today I filed three amendments to the Bipartisan Budget Agreement Act. The amendments would extend UI for 1 month, 3 months, or a year respectively. While I believe the best policy is to extend unemployment insurance for 1 year in order to keep our economic recovery moving forward, I am willing to work with my colleagues who object to extending it for the full year to find a path forward.

What we must, I think, provide is at least a message to those people that they will not see their benefits eliminated on December 28, and that we will, in fact, be working to make sure that this protection is in place for families all across this country. Over the next several days I will be coming to the floor seeking consent and urging my colleagues to extend unemployment insurance.

The expiration of unemployment insurance will be devastating to families across the entire Nation who rely on this as the last remaining source of support, in many cases for people who have worked hard for many years and because of this economy have lost their jobs.

This is a stressful time.

My home State of Rhode Island has an unemployment rate of 9.2 percent. We have been struggling since 2008 and 2009. This is very difficult for people. This difficulty will be particularly hard to bear as we celebrate the holidays—at a time when people should be able to consider and count their blessings—they will instead be looking ahead a few days afterward to the loss of valuable, irreplaceable income.

It is also a devastating blow to our local businesses and economy. Extend-

ing UI is not only doing the right thing for American families, this is doing the right and smart thing for the American economy.

The Congressional Budget Office estimates that if we fail to extend unemployment insurance, we will lose 200,000 jobs—at a time when our major priority should be getting as many jobs as we can—and will slow economic growth by about .2 percent GDP.

This is not only the right thing to do in terms of the families of America, it is the smart and right thing to do for our economy. There is a compelling, economic rationale to provide these extended unemployment insurance benefits.

Mark Zandi, a noted economist, estimates that for every \$1 we put into the UI Program we get \$1.55 in return of economic activity. It makes sense. People who are living without their income from employment, when they take this money, they go to the store, they put food on the table, they pay rent. They pay for heat in the Northeast where the President pro tempore resides.

They are not stashing it away. In some cases, they are putting it right back into the economy. So this is a wise, economic policy, as well as a humane and decent policy.

Now is not the time to let this program expire for the individuals or for the economy. We have to extend UI immediately. December 28 is the day it stops; it is a cliff. People are off the program. Then, throughout the year, as people exhaust their State benefits at 26 weeks, they fall off because there is no Unemployment Insurance Program.

This is an economy where we are just beginning to see some recovery. Last month's numbers suggested about a 200,000-job gain. That was good, but hidden in those statistics was increasing evidence that long-term unemployment is increasing. Those people who haven't found jobs quickly are not finding jobs very well at all.

That trend is continuing and that is another reason we need the long-term benefits that are provided by the Federal program.

I am going to do my best to try to bring people together to recognize that this is an issue that is about American workers. People don't get unemployment insurance unless they have worked. It is about American families, because it is so necessary to support these families, and it is about States all across this country. Rhode Island has a 9.2-percent unemployment record. Nevada is the highest with 9.3 percent.

We can look at States—North, South, East, West—scattered across this country that have unemployment rates over 8 percent that need this program for their residents. I hope we can come together, work together, and get this done.

I urge, again, in the next few days that we all stop and think about our obligations, not only to the families of

America but to keeping the momentum of economic growth moving forward. I would particularly ask those colleagues who are representing States with unemployment rates that are above the national average—and the national average is 7 percent—to think very hard about what they are going to tell many of their constituents on December 28 when they have lost their benefits.

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

The legislative clerk proceeded to call the roll.

Mr. COATS. I ask unanimous consent that the order for the quorum call be rescinded.

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

#### AFFORDABLE CARE ACT

Mr. COATS. I know we will be voting shortly. The narrative out of the White House is that this health care plan is starting to work. That is not what I am hearing from home, and many are questioning this.

The Wall Street Journal today published an analysis showing how the health care law will raise premium rates. We all are familiar with the President's promise that rates will not increase under the ObamaCare, Affordable Care Act. According to The Wall Street Journal, Americans—particularly young, healthy adults—"could see insurance rates double or even triple when they look to buy individual coverage." Other groups, Oliver Wyman, PricewaterhouseCoopers, and Milliman, all issued reports estimating that ObamaCare would increase premiums by up to 60 percent.

On and on this drama goes with broken promises. The American people are learning and discovering promises were made when this law was passed—and all through the 3½ years leading up to where we are—and assurances were coming from the President and the White House: Don't worry. Your premiums won't go up, period. You can keep the doctor that you have, period. It is not going to cost any more money, period.

Those promises have been broken and Hoosiers are finding out about this every day.

Regardless of the statements coming out—don't worry, everything is going to be OK, sort of take it to the bank, trust us—that is not what is happening on the ground.

People are writing to me. They are calling our office. They are tweeting, emailing, and doing everything they can to give us these horror stories, saying: Do I have to do this?

Unfortunately, they do. Edward from Chesterton, IN, said he has spent countless hours on healthcare.gov searching for a health care plan. He discovered that the plans offered under the ObamaCare exchange had expensive premiums that he hadn't anticipated. In order to afford the monthly premiums, he has to choose the plan for