

S.J. RES. 36

At the request of Mr. MENENDEZ, the name of the Senator from Virginia (Mr. KAINE) was added as a cosponsor of S.J. Res. 36, a joint resolution relating to the approval and implementation of the proposed agreement for nuclear co-operation between the United States and the Socialist Republic of Vietnam.

#### STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

By Mr. LEAHY:

S. 2428. A bill to amend title 38, United States Code, to ensure that the Department of Veterans Affairs provides temporary care in the most cost effective manner when patients are relocated during medical facility construction and renovation projects, and for other purposes; to the Committee on Veterans' Affairs.

Mr. LEAHY. Mr. President, following the resignation of Secretary Shinseki last week, it is time for some deep soul-searching about the future of the Department of Veterans Affairs. As details slowly emerge from the inspector general's investigation, I am struck by a disturbing aspect of organizational culture within the VA that prioritizes meeting goals and checking boxes instead of providing true quality care for veterans. Secretary Shinseki himself was a decorated veteran, and I am sure he must have been as frustrated as all of us to find some of the things that were happening.

There is an overwhelming current rushing toward the path of least resistance for "reporting" care for the men and women who served this Nation admirably and with dedication. But we should not lose sight of the hard work and commitment of the many men and women working in the VA system every day striving to provide effective and timely care to veterans. We have to tell ourselves that there is really no shortcut to quality care for veterans. The VA has rightly been under intense pressure and scrutiny to live up to the promise we made to veterans when they agreed to serve.

We have many people in this body and the other body who voted for a war that I think historians will call a disaster—the war in Iraq. For the first time in America's history, they voted for a war and did not do anything to pay for it—no tax to pay for it or anything else. Ten years later, though, they say: We have to watch the cost of VA health care and all that; we have to find the money. Well, that did not bother them when they sent these men and women to war. Let's take care of them now.

It has become apparent that at facilities across the United States some VA employees have decided to choose to simply tell those above them and those of us with oversight responsibility what they want to hear, over providing quality care in a timely fashion. And that is appalling and unacceptable.

But most VA employees are tireless servants. Many are veterans them-

selves. For those men and women who give their all for our veterans, it is becoming evident that the system of incentives and disincentives may have worked against them. For example, it appears that the criteria for bonuses are too weighted towards reported metrics, rather than toward taking the time to understand the outcomes behind the statistics. What sort of message is sent to good employees when their "success" depends only on a small part of the picture of veterans' care?

There should be no shortcut to quality care for veterans in Washington policymaking circles either. The mere replacement of a cabinet secretary results in neither accountability nor reform. Even widespread firing of SES-level government employees will not automatically result in providing quality care for veterans. Other meaningful and more comprehensive reforms are needed, and without delay. Earlier this year my distinguished colleague from Vermont Senator SANDERS introduced an expansive collection of many needed reforms. Unfortunately, like so many bills we have tried to consider this year, partisan objections stalled progress based on procedural rather than substantive matters. Some of the same people who have been so critical of this administration and the VA were the same ones who voted to block going forward with needed reforms.

Well, the Senate is going to get another opportunity to consider a comprehensive collection of reforms. It must prompt some meaningful bipartisan action here in the Senate. Let's not play "gotcha." Let's play "help you" to the veterans. That is what we need to do. Congress has an obligation to consider, debate, and vote on the reforms needed to make our system of care for veterans both efficient and effective.

My wife began her nursing career as a brand new registered nurse in a VA hospital. I know how hard she and those around her worked. They were veterans of a different generation, but they needed help and care just as much as everybody else.

So I look forward to the Senate's consideration of the legislation introduced yesterday by Senator SANDERS. I am proud to cosponsor it. Many reforms are needed within the VA, and the Ensuring Veterans Access to Care Act takes important steps toward achieving these changes.

Of course, additional reforms are needed. So today I am introducing legislation to address one shortfall at the VA that has existed far too long. Current law provides a disincentive to cost-effective, onsite medical care solutions when operating rooms are refurbished or rebuilt within a VA hospital or care facility. Because the VA must report any major medical facility costs exceeding \$10 million to Congress, the VA is encouraged to pay for veterans care at outside facilities, including travel to and from those facilities, out

of the medical services account. It is robbing Peter to pay Paul. It is a different pot of money. So that way they do not have to have an extensive report. But the best solution for veterans and the bottom line may very well be a temporary onsite facility.

The bill is simple but attempts to take the allure of a shortcut away by ensuring that the expenses of temporary offsite care are also calculated and reported.

Senator SANDERS, the chairman of the Veterans' Affairs Committee, has said: "If you think it's too expensive to take care of our veterans, then don't send them to war." He is right. We paid for two unfunded wars on a credit card. Now it is time we invest in those who put themselves in harm's way to protect our security. It is time for us to worry about some of the things we need to do here at home. It is time.

By Mr. ROBERTS:

S. 2430. A bill to establish the Office of the Special Inspector General for Monitoring the Affordable Care Act, and for other purposes; to the Committee on Health, Education, Labor, and Pensions.

Mr. ROBERTS. Mr. President, I first congratulate my colleague Senator ISAKSON for doing a good job of summarizing exactly where we are and the problems we are experiencing with the complexity of the Affordable Care Act and the hope that the new Secretary will be responsive, as the Senator so eloquently pointed out when he questioned her when she came before the committee. I thank the Senator for making an excellent speech and making excellent points, and I will endeavor to do the same, as we are talking about the same subject.

My remarks are once again on the Affordable Care Act. I know we have other issues, many important issues—the Veterans' Administration, the release of terrorists in an exchange—but it is equally important we continue to shed light on the many failings of this law.

During the very first debate on the Affordable Care Act, I distinctly remember comparing this rush to government health care as akin to riding hell-for-leather into a box canyon to find the only alternative would be to turn around, ride back out, and get on a more realistic, market-oriented health reform trail.

Then I put it another way. I said: There are a lot of cactuses out there. We didn't have to sit on every one of them.

We never even saw the bill before we voted on it. I think everybody understands that. I voted no and so did every Republican Senator and Member of Congress. This was not a bipartisan effort.

I regret to say to my colleagues that I told you so, and here we are in a box canyon. Until the administration provides us more details to the contrary, we have to assume that more Americans are losing the care they liked,

through cancellation notices, than they have enrolled in the exchanges. They are in a box canyon.

It is now estimated that ObamaCare will cost the Nation nearly \$2 trillion and has created higher premiums, higher taxes, less choice, confusion, delays, and problem after problem. Unfortunately, the President and his allies in the Congress continue to protect this law, despite its toll on our economy, our patients, and our providers.

The President promised, as we all remember: We'll lower premiums for a typical family by \$2,500 per year.

Valerie from Wichita, KS, wrote me a letter to share her story on this broken promise. She writes:

I wanted to let you know that I had to drop my company health insurance due to the Affordable Care Act. My premium before the Act was \$250 a month and my employer paid \$100 a month toward the premium.

My insurance year expired April 1st and the new year is under the ACA health insurance. The new plan is now much higher at \$565 a month and my employer can only afford to pitch in \$150 a month. I had to drop my plan due to unaffordability. I could not pay the \$415 a month.

The President also promised, highly publicized: "If you like your health care plan, you'll be able to keep your health care plan, period," and, "If you like your doctor, you'll be able to keep your doctor."

This law has significantly disrupted the individual health insurance market by imposing mandates and causing at least 5 million Americans to lose the insurance they had or have.

Doug, also from Wichita, wrote to share his personal story on this one. He said:

I am a small business owner who just got my family's health insurance cancelled. I have talked it through with [the insurance company] and at a minimum I will be paying 63% more per month for coverage that has a deductible 3 times greater than what I had and my doctor may or may not be in the network.

Doug continues on to say:

The only topic that matters in Washington is stopping the insanity of [ObamaCare].

Most important, the President promised, "I will protect Medicare." This law cuts over \$700 billion from Medicare to pay for ObamaCare. Part of those cuts come from the establishment, the establishment of an Independent Payment Advisory Board—what a wonderful acronym for this board—IPAB. This Board is supposed to be made up of 15 unelected bureaucrats who will decide which treatments in Medicare coverage should be taken away with regard to reimbursement. As I have stated on the Senate floor before, the IPAB has no accountability and their decisions are practically impossible to overturn.

The administration continues to give us piecemeal data on exchange enrollments, delays provisions of the law that they can't implement on time or simply wants to delay—a large serving of politics involved—and is providing exclusive waivers and special deals to

unions and others from the yoke of ObamaCare.

In fact, the nonpartisan Congressional Research Service confirmed that the administration has missed half of the mandated deadlines of this law. Most recently, press reports have indicated the government may be paying incorrect subsidies to more than 1 million Americans for their health care plans in the new Federal insurance exchanges, and they have so far been unable to fix the errors. Obviously, this poses a lot of problems for a lot of people.

Unfortunately, the President and his allies in Congress continue to protect this law despite its toll on our economy, patients, and providers.

A new Health and Human Services Secretary has been nominated, Sylvia Mathews Burwell, as Senator ISAKSON referred to, but with ObamaCare, nothing will alter. We are headed for socialized medicine. ObamaCare is the President's legacy. The President will unilaterally change what suits him best.

The hard-working taxpayers who are paying for this law, in large part from the 21 tax increases contained in it, have a right to some answers. That is right, I said 21 tax increases. Just some of these taxes include the following: the individual mandate tax, where people have to pay the government for not having insurance, even if they can't afford it; the employer mandate tax, where an employer pays a tax because they may have chosen to forgo providing insurance to their employees instead of having to lay off workers; the health insurance tax, which will be passed along to individuals in the form of higher premiums; the medical device tax.

I could go on and on. Many of these taxes have bipartisan support to be repealed, but we can't even get a vote on those.

With a \$1.8 trillion pricetag, this bill is so far-reaching it is difficult to find a Federal agency that doesn't have a hand in this pot; from your doctor's office to your wallet, to your privacy. That is why I am introducing today a bill to require a special inspector general for monitoring the Affordable Care Act. We call it the SIGMA Act. It is the Special Inspector General for Monitoring the Affordable Health Care Act.

While all of the Federal agencies charged with implementing the Affordable Care Act have Offices of the Inspector General—and they do, they are all investigating this law in their own silo—where have we heard that before with a lot of problems within the Federal Government—the Health and Human Services inspector general isn't talking to the Treasury IG or the Department of Labor IG or the Homeland Security IG or any one of those with each other.

This bill would give appropriate authority to investigate and to audit any programs or activities related to this law across the many Federal departments, State exchanges, and private contractors.

The legislation will require a report to be submitted to Congress and the American people 6 months after enactment and quarterly reports for the duration of time the Affordable Care Act is on the books. They have broad authority to review all aspects of the law. Things such as the following:

Changes in the health insurance marketplace, the amount of folks who have seen their premiums and out-of-pocket costs increased, shrinking physician and other provider networks. We have a right to know that.

The employer mandate, its effect on worker hours, employers' hiring, and the number of businesses subjected to the penalty. We have a right to know that.

The healthcare.gov Web site, its security, functionality, and verification systems. We have read a lot about that, but we have a right to know.

Duties of the Internal Revenue Service, plans for calculating subsidy overpayments and underpayments, how they will notify these individuals and what their plans are for recapturing these overpayments.

Medicare cuts via the IPAB, they will provide an analysis of the impact on medical outcomes for our seniors as a result of these cuts. We should know that.

All of these questions could and should be answered by a special inspector general. The bill would equip the special IG with the same investigative and law enforcement authority as standing inspectors general, including subpoena and audit powers to compel responses from the administration.

President Obama has claimed that his—his—is "the most transparent administration in history" and that his administration is committed to creating an unprecedented level of openness in government. Given these statements, I think the President should embrace the idea of a special inspector general for his health care law. After all, we need to know the outcomes of the 41 changes he has already made to the law.

It would provide increased transparency so the general public has a better understanding about this law. It would protect taxpayer dollars, and by providing an independent analysis of this law, it will allow the administration and Congress to make more informed decisions and work together on how we move forward with reforms to our health care system. I believe we need to do everything possible to repeal and replace this law with real health care reform—reforms that lower costs and restore the all-important relationship between a patient and a doctor.

However, as long as this law is on the books, we need a watchdog or a special inspector general to investigate the implementation of this law and ensure that our scarce taxpayer dollars are being spent in an appropriate manner. I encourage all of my colleagues to join me in support of this bill in calling for

increased oversight of the affordable—or unaffordable—health care law.

Let's ride out of the box canyon. Let's get on a better health care reform trail, and on the way we certainly don't have to sit on every cactus that comes along.

By Ms. WARREN (for herself, Mr. FRANKEN, Mr. HARKIN, Mr. REED, Mr. DURBIN, Ms. BALDWIN, Mr. ROCKEFELLER, Mr. REID, Mrs. FEINSTEIN, Mrs. BOXER, Mrs. MURRAY, Ms. LANDRIEU, Ms. STABENOW, Mr. CARDIN, Mr. BROWN, Ms. KLOBUCHAR, Mr. WHITEHOUSE, Mr. UDALL of Colorado, Mrs. SHAHEEN, Mrs. HAGAN, Mr. MERKLEY, Mr. BEGICH, Mr. BENNET, Mrs. GILLIBRAND, Mr. BLUMENTHAL, Mr. SCHATZ, Mr. MURPHY, Ms. HIRONO, Ms. HEITKAMP, Mr. MARKEY, Mr. BOOKER, Mr. UDALL of New Mexico, Mr. HEINRICH, Mr. SANDERS, Mr. MENENDEZ, and Mr. SCHUMER):

S. 2432. A bill to amend the Higher Education Act of 1965 to provide for the refinancing of certain Federal student loans, and for other purposes; read the first time.

Ms. WARREN. Mr. President, outstanding student loans now total more than \$1.2 trillion and millions of young people are struggling to keep up with their payments. But we have a chance to give those borrowers immediate relief by cutting the interest rates on existing student loans. Make no mistake—this is an emergency. Federal watchdog agencies such as the Federal Reserve, the Consumer Financial Protection Bureau, and the Treasury Department are already sounding the alarm.

Forty million Americans are saddled with student loan debt. It is holding them back, and it is holding our economy back too. Crushing student loan debt is keeping many young people from moving out of their parents' homes, from saving for a downpayment, from buying homes, buying cars, starting small businesses, saving for retirement, or making the purchases that grow our economy.

It doesn't have to be this way. Congress set artificially high interest rates on old student loans that generate extra money for the government. The GAO recently projected that just the slice of Federal student loans issued between 2007 and 2012 will generate \$66 billion for the U.S. Government. Those are the kinds of profits that would make a Fortune 500 CEO proud.

These young people didn't go to the mall and run up charges on a credit card. They worked hard and learned new skills that will benefit this country and help us build a stronger America. They deserve a fair shot at an affordable education. We can give them a fair shot by cutting those interest rates and cutting those government profits.

Along with more than 30 of my colleagues, I introduced the Bank on Students Emergency Loan Refinancing Act to do just that. The idea is simple. With interest rates near historic lows, homeowners, businesses, and even local governments have refinanced their debts. But a graduate who took out an unsubsidized loan before July 1 of last year is locked into an interest rate of nearly 7 percent. Older loans run 8 percent, 9 percent, 10 percent, and even higher. We need to bring those rates down, and we need to do it now. The Bank on Students bill would give student loan borrowers the opportunity to lower their interest rates on old loans to match the rates the government offers to new borrowers today. That is 3.8 percent for undergraduate loans, 5.41 percent for graduate loans, and 6.41 percent for PLUS loans.

I want to be clear. These rates are still higher than what it costs the government to run the student loan program. The government won't be subsidizing student loans. In fact, the government will be making a profit on these loans—just a much smaller profit. And let's also be clear that our work is not done until we eliminate all of the profits from the student loan program.

But this is a step that both Republicans and Democrats can easily support right now. Last year nearly every Republican in Congress in both the House and the Senate voted for the exact same loan rates that are in this legislation. If Republicans believe that 3.86 percent is good enough for new undergraduate borrowers, then it should be good enough for all the existing undergraduate borrowers. There is no reason on Earth to say that some kids could get a better deal than others when they all worked hard to do exactly what we wanted them to do—get an education.

Passing this bill would have a real impact for people who are struggling to make it—college students, young graduates who are only starting to build their lives, parents who are juggling their own student loans and trying to figure out how they are going to pay for their kids' educations, and parents who guaranteed their kids' student loans. Student loan refinancing can save real money for millions of Americans, and they are voicing their support. Letters, emails, and phone calls are already pouring in, and petitions for the bill's passage have already garnered hundreds of thousands of signatures. Think tanks such as Demos and the Center for American Progress, student groups such as Generation Progress and Young Invincibles, and teachers groups such as the AFT and NEA have all come forward and endorsed this proposal.

Today the Congressional Budget Office announced that the bill actually saves billions of dollars and reduces the Federal deficit. That is because the refinancing proposal is fully paid for by implementing the Buffett rule, which

limits the ability of millionaires and billionaires to exploit tax loopholes and pay a lower tax rate than middle-class families.

Later today we will introduce an updated version of this legislation in the hopes that we will be able to consider it on the floor of the Senate very soon.

I am encouraged by the fact that some Republicans have also come forward to say they are open to considering a refinancing proposal. I want to be clear. This should not be a partisan issue. I am eager to work with any of my colleagues regardless of party who believe that we need to do something about this growing debt crisis. If they have issues with the proposal, if they want to suggest different offsets or policy changes, they should bring their ideas forward. We are ready to hear them.

What we cannot do is continue to ignore this problem and hope that it will go away on its own. Congress made this mess by setting artificially high interest rates that are crushing our kids. It is Congress's responsibility to clean it up. Refinancing won't fix everything that is broken with our higher education system, but the need for comprehensive reform must not blind us to the urgency of addressing massive debt that is already crushing young people.

This is personal for me. I grew up in an America that made it a priority to invest in young people, and it opened a million doors for me. I will keep fighting to make sure that every kid who works hard and plays by the rules gets a fair shot. I urge my colleagues to join me in supporting this bill. Student loan borrowers don't have armies of lobbyists to fight for them, but they have their voices and they are asking for our support. Let's give it to them.

#### SUBMITTED RESOLUTIONS

SENATE RESOLUTION 467—RECOGNIZING THE 100TH ANNIVERSARY OF FISHERMEN'S TERMINAL IN THE PORT OF SEATTLE AND CELEBRATING SEATTLE'S RICH MARITIME HERITAGE AND ITS IMPORTANCE TO THE UNITED STATES

Ms. CANTWELL (for herself and Mrs. MURRAY) submitted the following resolution; which was considered and agreed to:

S. RES. 467

Whereas Fishermen's Terminal in the Port of Seattle was officially dedicated on January 10, 1914, becoming the first operational facility in the Port of Seattle;

Whereas Fishermen's Terminal was the first commercial property purchased by the Port of Seattle and is located just east of the Hiram M. Chittenden Locks on the Lake Washington Ship Canal;

Whereas Fishermen's Terminal is home to the North Pacific Fishing Fleet and provides moorage for 400 commercial fishing vessels and work boats;

Whereas Fishermen's Terminal is critical to the operations of the Port of Seattle, the