

have helped their kids. Those are the rates Democrats and Republicans agreed on last year, and those are the rates new borrowers received this past school year. But the older borrowers are stuck with these exorbitant rates, and they can't refinance. If those lower rates are good for new borrowers, why wouldn't we allow them for those who have been stuck in this vicious cycle of these high rates?

These young people are not saddled with this debt because they went to the mall and bought a lot of clothes. They worked hard to learn new skills that will benefit our Nation and help keep us strong. They deserve a fair shot at saving and building a career and having a family.

Matthew from Antelope, CA, wrote to me and said:

I have never worked harder on one single goal than to be the first in my family to gain a degree in higher education. I've been on the Dean's List every semester in college. [But] the ever-present fear of paying off the thousands of dollars of interest I have gained is overwhelming and I am struggling to see past it.

If big banks, which collapsed our financial system, are able to borrow at a rate of nearly zero percent, I don't see why students who will ultimately grow our economy and grow our nation cannot borrow at the same rates.

Matt from Newport Beach, CA, said:

I am grateful for my college education. As a son of middle-class parents, I knew [college] was an investment in my future, despite the need to take out loans. I even graduated in three years and served as a Resident Adviser to keep costs down. However, my student loan debt is now a major expense that hangs over me as a working adult. It affects my ability to achieve certain life milestones—buy a house, finance a wedding, and save for retirement.

I support efforts to refinance loans at low interest rates—rates comparable to those in the real estate market. Please take action! With more affordable student loans, my generation can grow this economy.

Matt, Matthew, and their classmates who worked so hard to achieve their dreams deserve a fair shot. Tomorrow morning we will have a chance to make achieving the American dream a little easier for Matt, Matthew, and all our struggling college students. So I stand with Matt, Matthew, Patrick, Stefanie, Andrea, and the 40 other million Americans with student loans.

What we are saying is very simple: We want to give students who are trapped in those high interest rates a chance to refinance. We pay for it by saying that those billionaires who aren't paying at least as much as their secretaries pay at least as much as that. It is called the Buffett rule. I can't imagine a better way to pay for this than that.

I urge my colleagues—Democrats and Republicans—to stand with my constituents and their own constituents by voting to let us move forward to consider the bank on students act.

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

The PRESIDING OFFICER. The clerk will call the roll.

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

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

#### VETERANS HEALTH CARE

Mr. HOEVEN. Mr. President, I rise to speak today on behalf of our veterans. I am here to speak about both challenge and opportunity. The challenge is the problems we face with our Veterans' Administration, which is that we are not getting the care for our veterans that they need and that we all want them to have and that they so very much deserve.

We also have a real opportunity because we have been working on legislation. We have legislation on the Republican side in the Senate and on the Democratic side, and now we are working to bring those two pieces of legislation together. So I think this creates a real opportunity, and it is a vitally important opportunity—one that we grab and that we address on behalf of our veterans. We need to make sure we come together on bipartisan legislation that fixes the Veterans' Administration health care system, and it takes care of our veterans.

I believe the solution, the real key to solving the problem, is choice—or another way to put it might be access to health care. I think that not only solves the problems we have seen with the wait lists but also the problem of distance, which is also an issue, and it is a challenge we see in States such as my own. For example, in our State the issue truly is distance. In other places it is access to health care. We know, for example, in places such as Phoenix, veterans were put on wait lists and in that way denied access to care. That is absolutely unacceptable—absolutely unacceptable.

I think the Veterans Choice Act, which I am pleased to cosponsor with a number of my fellow colleagues, solves that problem, and it solves not only the access and the wait list problem but also, as I have said, the distance problem essentially by providing choice, meaning that if a vet can't get access to a veterans health care facility, then the veteran can go to another health care provider. I believe that works for the vet and it works for the health care provider. The veteran can go to a hospital or a clinic that has the service he or she needs if he can't get into the VA facility in a timely way, and then that hospital or clinic is reimbursed just as if it were for a Medicare patient. Clearly, our health care system has the facilities in place, the resources to handle that type of reimbursement just as they do for Medicare patients.

Now I wish to speak about the distance issue for just a minute because in North Dakota the distance issue is the one we face. For example, in North Dakota it is about 800 miles round trip from Williston to the VA health care

system in Fargo. Some services, as we all know, are provided by CBOCs—community-based operating clinics—and we have those around the State. But where we don't have CBOCs or where they are not able to get the service they need from that CBOC or walk-in clinic, then it can be an 800-mile trip to get services.

Not too long ago I held an open forum in Williston, ND, which, as many people know, is the site of an incredible energy boon, the Williston Basin. Now in North Dakota we produce about 1 million barrels of oil a day—second only to the State of Texas. So we have a tremendous number of people moving into this region. We are the fastest growing State in the Nation. We have veterans there who are driving long distances to get medical services. So this is a different challenge than we faced in some of the centers such as Phoenix where they were waiting to get patient care. In our case they are having to drive long distances—as I said, 800 miles round trip to Williston; 400 miles to Fargo and then 400 miles back.

I recently held a forum up in Williston to discuss this issue and look for solutions on behalf of our veterans. I met with our veterans, I met with veterans service officers, as well as health care providers from the region. I talked to two vets who told me their story about trying to get health care. We have a walk-in clinic, a CBOC—community-based operating clinic—in Williston. There were two cases where veterans needed some health care services. In one case, because they couldn't—the first veteran couldn't get it at the local CBOC, that individual took a day to drive to Fargo, which is 400 miles, stayed in a hotel, the next day went in and got those services, stayed in a hotel that night, and then drove back the third day. So he had to take 3 days off of work to get services. He had to drive 800 miles round trip. He had to be put up in a hotel for 2 nights. Now, all of that is reimbursed, as far as the travel in the State, by the VA. So for a relatively straightforward procedure, the VA paid a lot more and inconvenienced that veteran terribly and cost him money because that individual had to take 3 days off from work. That doesn't make any sense.

In the second case, a veteran in a similar situation wanted to get the service at the local CBOC, wasn't able to do that, but instead of driving all the way to Fargo and doing what the first veteran did, the second individual just went into the local clinic or hospital in Williston and got the service that afternoon. Unfortunately, the second veteran is still trying to get reimbursement out of the VA for that procedure.

The individual in the second case did not have to take 3 days off from work, which is smart and, frankly, saved the VA a lot of money because it was not a case where you had to drive down, get reimbursed for that stay with over two

nights in a hotel, and then drive back. So it actually saved the VA money. But still they have not gotten a reimbursement for the cost of that medical treatment because the VA does provide that service in Fargo. But again, in that situation, unless that veteran is reimbursed, you are not truly serving the veteran and, frankly, not doing the sensible thing to save the taxpayer money.

That is why the Veterans Choice Act that I am cosponsoring with others, again, is the solution because we provide choice, we provide access. If the veteran cannot get that service in a timely way in the local community, then the veteran can access another health care facility. That is why the legislation works.

So what I have offered—and, of course, now we are working on bringing two bills together: the Veterans Choice Act, but then also legislation offered by Senator BERNIE SANDERS; and that legislation is the Ensuring Veterans Access to Care Act.

I think we can bring them together, and I think we can get a good solution that serves everybody, most importantly that serves our veterans. But we need to serve all of our veterans—all of our veterans—regardless of where they live. That is why I have offered simple, clarifying language—this is a technical fix—that would clarify and ensure that if a veteran cannot get service in a CBOC, then that veteran can go to a local health care provider on the same basis as an individual who lives more than 40 miles away from the walk-in clinic.

This legislation, this clarification is important to ensure that a veteran is not in any way actually disadvantaged by having a walk-in clinic in the local community, and that all vets can access services on the same basis. Again, it is because of the way this legislation is coming together that requires that if you are within 40 miles of a walk-in clinic or you have to wait more than 14 days, then you can go to another health care provider. But if either one of those criteria apply—you are within the 40-mile radius and you can get an appointment within 14 days to see a doctor—then you have to go to the VA. That works, and that is consistent only if you applied both criteria to the same clinic, to the same health care center.

What I mean is this. Remember the example I gave just a minute ago: Williston, ND, and Fargo, ND. In Williston you have a walk-in clinic. In Fargo you have a full hospital—a full VA medical center. Take the test we are applying in this legislation: If you are within 40 miles, you have to go to the VA facility, as long as you can get in within 14 days. But that 14 days has to also apply to the facility that is within that 40-mile radius; otherwise, you get an inconsistent, unfair result and actually disadvantage somebody who is within 40 miles of a walk-in clinic versus somebody who is outside that radius.

Let me give two examples to illuminate what I am saying.

You have a vet. He lives in Williston, ND. He is within 40 miles of that facility. He goes in, and he gets his shots or whatever it is in that facility—no problem. But what happens if he cannot, if that walk-in clinic does not supply the service? What does he do? Well, if the 14-day rule applies to the Fargo VA hospital, even though he is within 40 miles of the CBOC, if the CBOC—the walk-in clinic—does not provide that service, he still has to drive 800 miles roundtrip for that shot I just talked about a minute ago or that service—the two veterans I described a minute ago. So he still has to travel 800 miles to get service.

Take another individual. He lives 41 miles from that walk-in clinic. Even if the Fargo VA can take him within 14 days, he can still go get local service in Williston, can't he? Why? Because he is 41 miles away. So ask yourself, the veteran who lives within 39 miles of that walk-in clinic, he might have to drive 800 miles roundtrip to get a service that the individual who is 41 miles from that facility can go get in the local community.

Does that make sense? That is the kind of thing we have to make sure we get right so that all veterans, regardless of where they live, get the same fair and consistent treatment. That is why I am saying, as we put this legislation together, we have to be careful to make sure we get that kind of fair and consistent result so this legislation serves all of our veterans and takes care of all of our veterans, and they truly all have that access. Whether the problem is a wait list or long distances, let's make sure this works for all of them.

Believe me, they are out there. Every one of them has put their life on the line and stepped up. All of them have done that for us. Let's make sure, as we work through and file this legislation—something I know we can do; on a bipartisan basis we can get this done—let's make sure it works for all of our veterans and it works well and it works consistently and it truly solves the problem; that is, we make sure they get the health care they deserve.

I thank the Presiding Officer.

With that, I yield the floor.

The PRESIDING OFFICER (Ms. WARREN). The Senator from Georgia.

#### ORDER OF PROCEDURE

Mr. ISAKSON. Madam President, I ask unanimous consent that I be recognized for up to 3 minutes and that immediately following my remarks the Senator from Iowa, Mr. HARKIN, be recognized for as much time as he might consume.

The PRESIDING OFFICER. Is there objection?

Without objection, it is so ordered.

Mr. ISAKSON. I thank the distinguished Senator from Iowa for relinquishing a little time to let me step in. I am very grateful.

#### REMEMBERING CAPTAIN WILLIAM HALL DAVISON

Mr. ISAKSON. Madam President, on the evening of June 8, this past Sunday, in Gainesville, GA, CAPT William Hall Davison, U.S. Navy retired, passed away.

It was a significant day in our family for many reasons. He is my wife's father. He is my children's grandfather. He is my grandchildren's great-grandfather. His wife Gay, 97 years old, survives him.

Bill Davison was 99 years old. He was a pilot in World War II in the South Pacific, tracking submarines of the Japanese Navy and cargo ships of the Japanese Navy to make sure our intelligence was the best it could be.

Like so many of America's greatest generation, he sacrificed 4½ years of his life in defense of our country. He made a career of the U.S. Navy. He never talked about it, and only rarely did he say anything about it. But when he did, he talked about how proud he was to be able to wear the uniform of the United States of America.

So while it was a tragic night for my wife, a tragic loss for our family, it is a reminder to all of us as Americans that our greatest generation is passing at a very rapid rate. Soon none will be here with us who stormed the beaches at Normandy, flew the skies of the Pacific or fought on the ground at the Battle of the Bulge.

But we are all here today—you and I, Madam President—because of the sacrifice of those people—the greatest sacrifice in the history of mankind. In fact, the most unselfish act of humanity I have ever read about or heard about or was ever taught about was by that generation that landed on Normandy Beach on June 6, 1944, and freed America and freed the rest of the world from the totalitarian government of Adolph Hitler.

So as my family pauses to mourn the loss of a father-in-law for me, a grandfather for my children, a great-grandfather for my grandchildren, and a father for my wife, we take joy in knowing that one member of our family was a part of a generation that saved all of humanity for democracy and for freedom and for liberty.

To his wife Gay, who is in morning today, at age 97, we wish her a continued, prosperous life, and we thank her for her sacrifice, because like so many women—the wives of the soldiers during World War II—she kept the home fires burning. They worked in the factories. They made sure that America worked while their husbands were off to defend us.

So while we had a tragic loss of life in our family on Sunday night, June 8, we had a positive remembrance of all that has been done for our family by the brave men and women who fought for the United States of America.

May God bless William Hall Davison for his life and may God bless the United States of America.

I yield back.