

S. 840. A bill to require certain protections for student loan borrowers, and for other purposes; to the Committee on Health, Education, Labor, and Pensions.

By Mrs. ERNST (for herself, Mr. TILLIS, Mr. GRASSLEY, and Mr. CORNYN):

S. 841. A bill to expand eligibility for health care under the Veterans Access, Choice, and Accountability Act of 2014 to include certain veterans seeking mental health care, and for other purposes; to the Committee on Veterans' Affairs.

#### SUBMISSION OF CONCURRENT AND SENATE RESOLUTIONS

The following concurrent resolutions and Senate resolutions were read, and referred (or acted upon), as indicated:

By Mr. HEINRICH (for himself and Mr. UDALL):

S. Res. 107. A resolution recognizing the 70th anniversary of White Sands Missile Range in New Mexico and commemorating the unique place in history, and national security importance, of the range; to the Committee on Armed Services.

#### ADDITIONAL COSPONSORS

S. 125

At the request of Mr. LEAHY, the names of the Senator from New Mexico (Mr. UDALL) and the Senator from Rhode Island (Mr. REED) were added as cosponsors of S. 125, a bill to amend title I of the Omnibus Crime Control and Safe Streets Act of 1968 to extend the authorization of the Bulletproof Vest Partnership Grant Program through fiscal year 2020, and for other purposes.

S. 142

At the request of Mr. UDALL, his name was added as a cosponsor of S. 142, a bill to require the Consumer Product Safety Commission to promulgate a rule to require child safety packaging for liquid nicotine containers, and for other purposes.

S. 149

At the request of Mr. HATCH, the name of the Senator from North Dakota (Mr. HOEVEN) was added as a cosponsor of S. 149, a bill to amend the Internal Revenue Code of 1986 to repeal the excise tax on medical devices.

S. 150

At the request of Mr. ISAKSON, the name of the Senator from Texas (Mr. CORNYN) was added as a cosponsor of S. 150, a bill to provide for a biennial budget process and a biennial appropriations process and to enhance oversight and the performance of the Federal Government.

S. 170

At the request of Mr. TESTER, the name of the Senator from Wisconsin (Ms. BALDWIN) was added as a cosponsor of S. 170, a bill to amend title 38, United States Code, to increase the maximum age for children eligible for medical care under the CHAMPVA program, and for other purposes.

S. 183

At the request of Mr. HATCH, the name of the Senator from North Da-

kota (Mr. HOEVEN) was added as a cosponsor of S. 183, a bill to repeal the annual fee on health insurance providers enacted by the Patient Protection and Affordable Care Act.

S. 301

At the request of Mrs. FISCHER, the name of the Senator from Minnesota (Ms. KLOBUCHAR) was added as a cosponsor of S. 301, a bill to require the Secretary of the Treasury to mint coins in commemoration of the centennial of Boys Town, and for other purposes.

S. 332

At the request of Mr. SCHUMER, the names of the Senator from Missouri (Mrs. McCASKILL), the Senator from Vermont (Mr. LEAHY) and the Senator from Wisconsin (Ms. BALDWIN) were added as cosponsors of S. 332, a bill to amend title XVIII of the Social Security Act to make permanent the extension of the Medicare-dependent hospital (MDH) program and the increased payments under the Medicare low-volume hospital program.

S. 355

At the request of Mr. GRASSLEY, the name of the Senator from Maine (Mr. KING) was added as a cosponsor of S. 335, a bill to amend the Internal Revenue Code of 1986 to improve 529 plans.

S. 366

At the request of Mr. TESTER, the name of the Senator from New Jersey (Mr. BOOKER) was added as a cosponsor of S. 366, a bill to require Senate candidates to file designations, statements, and reports in electronic form.

S. 375

At the request of Mr. CARDIN, the name of the Senator from Montana (Mr. TESTER) was added as a cosponsor of S. 375, a bill to amend the Internal Revenue Code of 1986 to provide a reduced rate of excise tax on beer produced domestically by certain qualifying producers.

S. 398

At the request of Mr. MORAN, the name of the Senator from Louisiana (Mr. VITTER) was added as a cosponsor of S. 398, a bill to amend the Department of Veterans Affairs Health Care Programs Enhancement Act of 2001 and title 38, United States Code, to require the provision of chiropractic care and services to veterans at all Department of Veterans Affairs medical centers and to expand access to such care and services, and for other purposes.

S. 477

At the request of Mr. RUBIO, the name of the Senator from Tennessee (Mr. CORKER) was added as a cosponsor of S. 477, a bill to terminate Operation Choke Point.

S. 488

At the request of Mr. SCHUMER, the name of the Senator from Wisconsin (Ms. BALDWIN) was added as a cosponsor of S. 488, a bill to amend title XVIII of the Social Security Act to allow physician assistants, nurse practitioners, and clinical nurse specialists

to supervise cardiac, intensive cardiac, and pulmonary rehabilitation programs.

S. 568

At the request of Mr. BROWN, the name of the Senator from Delaware (Mr. COONS) was added as a cosponsor of S. 568, a bill to extend the trade adjustment assistance program, and for other purposes.

S. 578

At the request of Mr. SCHUMER, the names of the Senator from Massachusetts (Ms. WARREN) and the Senator from New Mexico (Mr. UDALL) were added as cosponsors of S. 578, a bill to amend title XVIII of the Social Security Act to ensure more timely access to home health services for Medicare beneficiaries under the Medicare program.

At the request of Ms. COLLINS, the name of the Senator from Minnesota (Ms. KLOBUCHAR) was added as a cosponsor of S. 578, *supra*.

S. 579

At the request of Mr. GRASSLEY, the name of the Senator from Iowa (Mrs. ERNST) was added as a cosponsor of S. 579, a bill to amend the Inspector General Act of 1978 to strengthen the independence of the Inspectors General, and for other purposes.

S. 650

At the request of Mr. THUNE, the name of the Senator from Florida (Mr. RUBIO) was added as a cosponsor of S. 650, a bill to extend the positive train control system implementation deadline, and for other purposes.

S. 655

At the request of Mr. THUNE, the name of the Senator from Kansas (Mr. MORAN) was added as a cosponsor of S. 655, a bill to prohibit the use of funds by the Secretary of the Interior to make a final determination on the listing of the northern long-eared bat under the Endangered Species Act of 1973.

S. 679

At the request of Ms. BALDWIN, the name of the Senator from Colorado (Mr. BENNET) was added as a cosponsor of S. 679, a bill to amend title XVIII of the Social Security Act to increase access to Medicare data.

S. 725

At the request of Mrs. BOXER, the names of the Senator from New York (Mrs. GILLIBRAND) and the Senator from Connecticut (Mr. BLUMENTHAL) were added as cosponsors of S. 725, a bill to amend the Toxic Substances Control Act, and for other purposes.

S. 774

At the request of Mr. MORAN, the name of the Senator from Kansas (Mr. ROBERTS) was added as a cosponsor of S. 774, a bill to amend the Federal Financial Institutions Examination Council Act of 1978 to improve the examination of depository institutions, and for other purposes.

S. 780

At the request of Mr. DURBIN, the names of the Senator from Minnesota

(Ms. KLOBUCHAR) and the Senator from New York (Mrs. GILLIBRAND) were added as cosponsors of S. 780, a bill to permit the televising of Supreme Court proceedings.

S. 793

At the request of Ms. WARREN, the name of the Senator from West Virginia (Mr. MANCHIN) was added as a cosponsor of S. 793, a bill to amend the Higher Education Act of 1965 to provide for the refinancing of certain Federal student loans, and for other purposes.

S. 796

At the request of Mrs. MURRAY, the name of the Senator from Hawaii (Mr. SCHATZ) was added as a cosponsor of S. 796, a bill to incentivize State support for postsecondary education and to promote increased access and affordability for higher education for students, including Dreamer students.

S. 802

At the request of Mr. RUBIO, the name of the Senator from Maryland (Mr. CARDIN) was added as a cosponsor of S. 802, a bill to authorize the Secretary of State and the Administrator of the United States Agency for International Development to provide assistance to support the rights of women and girls in developing countries, and for other purposes.

S. 806

At the request of Mr. BOOZMAN, the name of the Senator from Nebraska (Mrs. FISCHER) was added as a cosponsor of S. 806, a bill to amend section 31306 of title 49, United States Code, to recognize hair as an alternative specimen for preemployment and random controlled substances testing of commercial motor vehicle drivers and for other purposes.

S. 812

At the request of Mr. MORAN, the names of the Senator from Arkansas (Mr. COTTON), the Senator from Missouri (Mr. BLUNT), the Senator from Wyoming (Mr. ENZI), the Senator from Kansas (Mr. ROBERTS), the Senator from South Dakota (Mr. ROUNDS), the Senator from Indiana (Mr. DONNELLY) and the Senator from New Hampshire (Ms. AYOTTE) were added as cosponsors of S. 812, a bill to enhance the ability of community financial institutions to foster economic growth and serve their communities, boost small businesses, increase individual savings, and for other purposes.

S. 824

At the request of Mrs. SHAHEEN, the name of the Senator from Massachusetts (Mr. MARKEY) was added as a cosponsor of S. 824, a bill to reauthorize the Export-Import Bank of the United States, and for other purposes.

S. CON. RES. 4

At the request of Mr. BARRASSO, the name of the Senator from Kansas (Mr. MORAN) was added as a cosponsor of S. Con. Res. 4, a concurrent resolution supporting the Local Radio Freedom Act.

#### STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

By Mrs. FEINSTEIN (for herself and Mrs. BOXER):

S. 833. A bill to authorize the Secretary of Veterans Affairs to carry out certain major medical facility projects for which appropriations were made for fiscal year 2015, and for other purposes; to the Committee on Veterans' Affairs.

Mrs. FEINSTEIN. Mr. President, I speak today regarding the introduction of a bill, cosponsored by Senator BOXER, to provide the Department of Veterans Affairs with the authority to obligate and expend previously appropriated funds in order to begin construction on critical projects in Los Angeles, Long Beach, and San Diego, CA, as well as in Canandaigua, NY.

In December of 2014, Congress passed the Consolidated and Continuing Appropriations Act of 2015, which provided \$446,800,000 for major construction projects at these Veterans Affairs Medical Centers. However, the Department of Veterans Affairs cannot spend the money that has already been appropriated and begin construction on these projects because it lacks a separate authorization, which is required by law.

The funding provided for the three California projects will be used to make critical, time-sensitive seismic safety corrections to structures in West Los Angeles, Long Beach, and San Diego. These buildings, which include a spinal cord injury clinic, a mental health care facility, and a community living center, are at exceptionally high risk of collapse or suffering severe damage during an earthquake. If a major earthquake struck in proximity to one of these Medical Centers while it was in use by veterans and the Department's employees, there could be numerous injuries and deaths. The U.S. Geological Survey estimates there is a greater than 99 percent chance that a magnitude 6.7 or greater earthquake will strike California in the next 30 years.

It is important to note that even less severe earthquakes can cause damage to seismically unsafe buildings that result in injuries and deaths. The California Governor's Office of Emergency Services believes that the damage to seismically unfit buildings caused by the magnitude 6.0 earthquake that hit Napa, CA, on August 24, 2014 at 3:20 a.m. would likely have resulted in many more deaths and injuries if it had struck during business hours when these structures were in use. As it was, the earthquake caused over 200 injuries and one fatality. In fact, the U.S. Geological Survey estimates that a 6.0 magnitude earthquake hits California every 1.2 years on average. This is a terrifying figure, and it is why I strongly believe that Congress must enact this legislation without delay.

I appreciate that the Senate Veterans' Affairs Committee worked extremely hard to pass important legislation last year to address the veterans'

health care access crisis and that it, therefore, did not report a construction authorization bill. However, in the case of these four projects, the money has already been appropriated and is available for expenditure as soon as an authorization is forthcoming from Congress.

More hearings and delays are unnecessary to determine whether the Senate should pass this legislation. The Senate Appropriations Committee held hearings with the Department on these projects in 2014 as it reviewed the President's fiscal year 2015 Budget Request. The Committee marked up and reported the Military Construction, Veterans Affairs, and Related Agencies appropriations bill in a bipartisan fashion. Congress voted in a bipartisan fashion to pass this bill and approve funding for these projects as part of the Consolidated and Continuing Appropriations Act of 2015.

I want to reiterate that Congress appropriated funding for these four major medical projects in 2014, and the Department is ready to start construction today. However, due only to the lack of a separate authorization, the Department cannot start this vital work to protect our veterans and Federal employees. This is exactly why Americans believe that the Federal Government does not work. How does Congress explain this unnecessary delay to veterans who go to medical appointments in the buildings at risk of collapse or major damage? There is no reason to delay authorizing these projects when the money has already been appropriated.

I urge my colleagues to join me in quickly approving this legislation so that the Department can begin modification of buildings that currently leave veterans and the Department's employees in harm's way before the next earthquake strikes California. Congress must act before the next earthquake strikes.

By Mr. DURBIN (for himself, Mrs. BOXER, Mr. MERKLEY, Mr. BLUMENTHAL, and Mr. WHITEHOUSE):

S. 838. A bill to amend the Truth in Lending Act to establish a national usury rate for consumer credit transactions; to the Committee on Banking, Housing, and Urban Affairs.

Mr. DURBIN. Mr. President, I ask unanimous consent that the text of the bill be printed in the RECORD.

There being no objection, the text of the bill was ordered to be printed in the RECORD, as follows:

S. 838

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

#### SECTION 1. SHORT TITLE.

This Act may be cited as the "Protecting Consumers from Unreasonable Credit Rates Act of 2015".

#### SEC. 2. FINDINGS.

Congress finds that—

(1) attempts have been made to prohibit usurious interest rates in America since colonial times;