

to the communications of terrorists. Technology is leaping ahead of our capacity. We are told by our agencies of government that to keep America safe we have to deal with encryption standards today. That is the reality of the challenge to the United States.

Some would dwell on refugees. I think we ought to be careful on every single refugee that comes to this country, but there is more we can do. Pass the appropriations for the agencies that keep us safe, put in new standards so we can deal with the encryption where would-be terrorists are hiding their communications from our surveillance even under court order.

Third, we need to come together—France, the NATO nations, Russia, those Muslim countries that abhor this extremism that is exhibited by ISIS—and wipe ISIS off the map in Iraq and Syria. We need to rely on local forces there who have been so effective, like the Kurds, who are willing to fight the ISIS troops on the ground and to defeat them. Eliminating them from Iraq and Syria is no guarantee they will not continue their efforts around the world, but let us have a common enemy in ISIS and come together in a large global coalition to fight them and stop their efforts.

I come to the floor with some emotion today because my wife and I, for years, have visited France. We consider it to be a wonderful country with great people. We have had our differences on foreign policy from time to time, but any student of history knows the French stood with us when it came to our Revolution. The French have been by our side time and again, and we have been by their side in both World War I, World War II, and in so many other theaters.

The PRESIDING OFFICER. The Senator's time has expired.

Mr. DURBIN. Mr. President, I will conclude by saying, from the birth of our Nation to this day, France has always been one of our closest allies. America stands arm in arm with the people of France.

I yield the floor.

The PRESIDING OFFICER. The Senator from Nevada.

Mr. HELLER. Mr. President, like the speaker before me, I rise to offer my condolences to the nation of France. As the previous speaker said, she is one of our oldest allies, and the people of America stand proud with her during this tragic time.

AFFORDABLE CARE ACT

Mr. HELLER. Mr. President, I rise to share my concerns about the devastating impact of the Affordable Care Act and, specifically, the Cadillac tax. The Cadillac tax is a 40-percent excise tax set to take place in 2018 on employer-sponsored health insurance plans. In Nevada, 1.3 million workers who have employer-sponsored health insurance plans will be hit by this Cadillac tax. These are public employees in

Carson City, service industry workers on the strip in Las Vegas, and small business owners and their retirees across the State of Nevada.

My colleagues from across the country have heard the same concerns I have: This 40-percent tax will increase costs, significantly reduce benefits or result in employers getting rid of employer-sponsored health coverage all together. Is this what we want? Is this what we voted for? Is this what the other side voted for?

This is precisely why Senator MARTIN HEINRICH of New Mexico and I have sponsored the Middle Class Health Benefits Tax Repeal Act of 2015, the only bipartisan piece of legislation to fully repeal this onerous tax. My bill has 19 bipartisan cosponsors.

Over the summer, when I committed to taking a leadership role to fully repeal this tax, I waited for months for a sign that my colleagues across the aisle would work together to repeal this tax. There was a lot of talk, but there was no action. To date there is still little action from these same colleagues, which is why I ask them once again to join me in repealing this bad tax.

This shouldn't be a bipartisan issue. Yet my colleagues across the aisle have turned it into one. That is why I commend Senator HEINRICH for joining me in working together in a bipartisan manner to fully repeal this tax, and this repeal needs to happen and happen quickly for the employers to be able to plan for the future. Whether it is through our bill or any of the must-pass measures the Chamber takes up in the next 6 weeks before the end of this year—for example, tax extenders—the Cadillac tax needs to be fully repealed.

As a member of the Senate Committee on Finance, this is something I have engaged my colleagues on and will continue to do so, especially as we hopefully look to move tax extenders before the end of this year. This is not just something that needs more bipartisan support in the Senate. There are over 218 cosponsors in the House of Representatives—nearly half of them are Democrats—and 83 organizations have endorsed our efforts to repeal the Cadillac tax. It is very rare these days to see this much agreement in Washington, DC. Organized labor, chambers of commerce, local and State governments, large and small businesses have come together with a bipartisan group putting forth a solution to fixing a problem affecting so many hard-working, tax-paying Americans.

The Cadillac tax doesn't officially go into effect until 2018, but the impact of this tax is being talked about more and more because employers are starting to make major changes today now to their workers' health care benefits in order to limit the impact of the tax or avoid the tax altogether.

I have heard from large companies, I have heard from small businesses and organized labor, such as the culinary union in Nevada, and they are all say-

ing the same thing: The Cadillac tax needs to be fully repealed or our employees will experience massive changes to their health care.

We are talking about three things. We are talking about reduced benefits, we are talking about increased premiums, and we are talking about higher deductibles. Is this what we want? All of these lead to more money being taken out of the pockets of hard-working, tax-paying families.

According to the nonpartisan Kaiser Family Foundation, employees who have job-based insurance have witnessed their out-of-pocket expenses climb from \$900 in 2010 to \$1,300 in 2015, on average. That is almost a 50-percent increase in their insurance coverage in the last 5 years. Employees working for small businesses now have deductibles over \$1,800. Kaiser also notes that deductibles have risen nearly seven times faster—seven times faster—than workers' earnings since 2010. Kaiser's president, Drew Altman, said:

It is quite a revolution. When deductibles are rising seven times faster than wages . . . it means that people can't pay their rent . . . they can't buy their gas. They can't eat.

As deductibles rise, another way employers are planning on avoiding ObamaCare's massive new tax is by eliminating health savings accounts and flexible spending accounts. Over 33 million Americans use FSAs, or flexible spending accounts, and 13.5 million Americans use health savings accounts, or HSAs. They may see these accounts vanish in the coming years as companies scramble to avoid the law's 40-percent tax hike.

HSAs and FSAs are used for things like hospital and maternity services, they are used for childcare, they are used for dental care, physical therapy, and access to mental health services. Access to these lifesaving services could all be gone for tens of millions of Americans if the Cadillac tax is not fully repealed.

Every day there is a new article in the national press talking about how middle-class workers, tax-paying Americans, are going to be hit by this tax. Towers Watson, a management and consulting firm, did a survey of large businesses that typically offer the most comprehensive coverage. They found in 2018 more than half of the employers are planning to significantly cut what they contribute to insure employee spouses and children. The United Parcel Service, UPS, is one of those companies that have already said they plan on limiting plan eligibility for spouses of employees.

Shaun O'Brien, assistant policy director of the AFL-CIO, said recently that "employers are coming to the table asking for cuts in benefits based on their preliminary projections around the 40 percent excise tax."

To make matters worse, the chief financial officer of a waste and recycling company, Action Environmental, recently told the Wall Street Journal

that his company would consider getting rid of its employee coverage altogether because of ObamaCare's Cadillac tax. He said: "I'd be lying if I said we haven't had that discussion."

Delta Airlines expects ObamaCare will cost it \$100 million per year. One reason for the new costs is the 40-percent excise tax on Delta's employee health benefits, as if Americans don't already have enough issues with airlines these days.

Out of all the news we see from the Cadillac tax, none of it—zero—is positive. The goal of health care reform should be to help those who do not have health coverage and lower costs for those who already have insurance. This tax doesn't achieve either of these goals, and everyone knows it.

I will do everything I can to see that this tax is fully repealed. There is a real urgency that we get this done. I will work with anybody in this Chamber to see that the Cadillac tax is fully repealed by the end of the year. Once again, whether it is my bipartisan bill or a year-end package such as the tax extenders, we need to repeal this very bad tax. Fully repealing the Cadillac tax is an opportunity for Republicans and Democrats to join forces and to work together to repeal a bad tax for one purpose: to help 151 million workers keep the health care insurance they like.

The PRESIDING OFFICER. The Senator from Minnesota.

TERRORIST ATTACKS AGAINST FRANCE

Ms. KLOBUCHAR. Mr. President, I rise today to join all of our Senate colleagues in sending our deepest condolences to the families and loved ones of the victims in the attacks in Paris. Our hearts go out to the people of France. The United States stands firmly and united in solidarity with France, just as France—our Nation's oldest ally—has stood in solidarity with us. We must work to find those responsible for those attacks and bring them to justice.

We remain steadfast as a country, and talking to people in my own State, I know this. We remain steadfast in our resolve to defeat ISIS, to root out this evil. From those planning these attacks in Belgium to those training camps in Syria, our military—our strong and mighty U.S. military—has already provided critical leadership with France in escalating the air-strikes in Syria and Iraq, and we must continue to do that. In the coming months we must focus on building this international coalition against ISIS, as well as providing critical intelligence in going after these perpetrators.

Just yesterday Russia announced that it was in fact a bomb that brought down the plane over Egypt. Not all the facts are known yet, but ISIS has claimed responsibility. There is no limit to what these people will do. That plane was filled with innocent

families and children coming back from vacation, just as the concert hall in France was filled with young people there for the music. They now lie maimed in hospitals all over Paris or, worse, their families are burying them in the ground.

What can our country do? First, we must have a unified agenda to keep America safe and to stand by our allies. We must do all we can to build this coalition and to fight this evil at its root with resolve. We have unprecedented technology that should allow us to fight this fight. We have biometrics. We have ways that we can assist other countries.

Secondly, we must do all we can to enhance our own security. We know our first responders throughout the last decade have done amazing work in thwarting attacks. We must continue to support them. If we do more in terms of legislation, we must make sure that we are doing something that will actually make a difference. We are having a security briefing with all Senators tomorrow, and we must listen to our security and intelligence experts to make sure that what we are proposing will make a difference.

Third, we must give our first responders and our military on the frontline the resources they need. I know Senators SHELBY and MIKULSKI are working hard, with their counterparts in the House of Representatives, to craft a budget bill. We must take up that bill as soon as it is completed. Of course, we have had some positive success in reaching a budget that didn't make deep cuts into our military or our homeland security capabilities. That was positive. Now we must bring it home with the budget.

The fourth and final action I will mention today as part of this unified agenda to keep our country safe and to support our allies is to make sure we have our own frontline positions filled. As was mentioned earlier, this includes the Treasury Under Secretary for Terrorism and Financial Crimes, a position that must be filled, and military positions, including positions within our own Army.

We have a judiciary that has to take on these terrorism cases. I can't comment about what is going on in every jurisdiction in the country, but I know Minnesota has one of the highest caseloads. We have a well-qualified applicant named Wilhelmina Wright, a former prosecutor, who passed through the Judiciary Committee without dissent, thanks to the good work of the chair of this committee, Senator GRASSLEY, and Senator LEAHY. Her name is one that is coming up before the Senate.

Given that we have 15 indictments out of Minnesota alone—and that number growing—against ISIS, home-grown terrorists, and people who were trying to fight for ISIS abroad and given that our great law enforcement in Minnesota on the Federal and the local level were able to track them down and

our aggressive U.S. attorney's office was able to make the cases, we need judges to handle those cases. We have one of the highest caseloads already in the country.

I appreciate the work of the Judiciary Committee, on a bipartisan basis, in bringing this nomination to the floor. It is one of several that need to get done. Again, these are frontline positions—frontline positions dealing directly with the terrorism that we are talking about.

Finally, we have to fill the State Department positions that are open—USAID, which provides critical assistance to our allies and our friends that are taking on these fights. The fact that we don't have anyone confirmed in that position is very disturbing. We have someone I know Senator CORKER is supporting that we would like to get through and we must get through—Ms. Smith.

We also have open ambassador positions—again, noncontroversial nominees—in the European continent, in countries that have not had an ambassador for years. I bring up one nominee from the State of Minnesota, and that is for the country of Norway, which has been a critical ally. Norway is one of our country's strongest and most dependable international allies. It was a founding member of the NATO alliance, an ally we will be relying on heavily as we look at fighting ISIS. Its military has participated in operations with the United States in the Balkans and in Afghanistan. Norwegians have worked alongside Americans in standing up the Ukraine, and they have worked with us in countering ISIS.

Yet we have not had an ambassador for over 2 years. I recognize part of this is because the initial nominee ended up withdrawing—someone put forward by this administration. That happened. Now we have a noncontroversial nominee, along with a nominee for the country of Sweden. The nominee for Norway, Sam Heins, from the State of Minnesota, has gotten through the Foreign Relations Committee and was approved by voice vote. No one raised any questions about the qualifications of Mr. Heins for this position.

Given that Europe is on the frontline of these ISIS attacks, we must join with Europe and make sure that we not only have our military positions filled, our State Department positions filled, our USAID positions filled, and our judiciary at home with the nominees before the Senate so that we can have a strong, united front, but we also have to make sure we fill the positions for these ambassadors.

Again, I am not pushing controversial nominees. These are people who will be serving in these positions for the remaining year. But I ask that the Senate take up these nominations, as well as get the budget done, which we are well on our way to do, as well as come together on commonsense solutions for our own security, as well as making sure that we put together and