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## Senate

The Senate met at 9:30 a.m. and was called to order by the President pro tempore (Mr. HATCH).

### PRAYER

The Chaplain, Dr. Barry C. Black, offered the following prayer:

Let us pray.

Eternal Spirit, by whose providence our forebears brought forth this Nation, use our lawmakers to make a better world. Empower them to remove those things that obstruct the coming of Your Kingdom on Earth. As they strive for human betterment, may they experience the constancy of Your presence.

Lord, give them the wisdom to give primacy to prayer, seeking Your guidance in all they think, say, and do. Teach them the lessons they ought to learn, enabling them to grow in grace and in a knowledge of You.

And, Lord, with the approach of September 11, we pause to thank You for Your sustaining and prevailing providence. Remind us to not put our trust in human might, but in Your grace, mercy, and power.

We pray in Your strong Name. Amen.

### PLEDGE OF ALLEGIANCE

The President pro tempore led the Pledge of Allegiance, as follows:

I pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one nation under God, indivisible, with liberty and justice for all.

### MOMENT OF SILENCE

The PRESIDENT pro tempore. Under the previous order, the Senate will now observe a moment of silence in remembrance of the lives lost in the attacks of September 11, 2001.

(Moment of silence.)

### RECOGNITION OF THE MAJORITY LEADER

The PRESIDING OFFICER (Mr. HELLER). The majority leader is recognized.

### MEASURES PLACED ON THE CALENDAR—S. 3296 AND S. 3297

Mr. MCCONNELL. Mr. President, I understand there are two bills at the desk due for a second reading.

The PRESIDING OFFICER. The clerk will read the bills by title for the second time.

The legislative clerk read as follows:

A bill (S. 3296) to amend the Internal Revenue Code of 1986 to provide an exemption to the individual mandate to maintain health coverage for individuals residing in counties with fewer than 2 health insurance issuers offering plans on an Exchange.

A bill (S. 3297) to amend the Internal Revenue Code of 1986 to provide an exemption to the individual mandate to maintain health coverage for certain individuals whose premium has increased by more than 10 percent, and for other purposes.

Mr. MCCONNELL. In order to place the bills on the calendar under the provisions of rule XIV, I object to further proceedings en bloc.

The PRESIDING OFFICER. Objection having been heard, the bills will be placed on the calendar.

### REMEMBERING SEPTEMBER 11

Mr. MCCONNELL. Mr. President, 15 years ago this Sunday, Al Qaeda terrorists launched brutal and vicious attacks against our country. Yet this weekend America will remember not only the horror of those attacks but also the heroism of our response.

We saw firefighters, police officers, and first responders rush in to confront danger. We saw the men and women of our Armed Forces stand ready and sacrifice greatly in defense of our country. We saw Americans across the land work together in a spirit of unity. So

15 years later, it is clear that the terrorists did not succeed. We remain united against terror.

So this Sunday is a day to remember and honor the victims of September 11 and pray for their families. It is also a day to express gratitude to the many Americans who have fought to keep us safe ever since—the men and women who fight for the very thing that makes this the greatest Nation on Earth—freedom.

### CONGRATULATING BRIAN DUFFY

Mr. MCCONNELL. Mr. President, I want to take a few moments to congratulate a fellow Kentuckian and a good friend of mine who has recently taken up the leadership reins of America's oldest and largest war veterans organization.

This summer, Brian Duffy, of Louisville, was elected commander in chief of the Veterans of Foreign Wars. Brian is the first Operation Desert Storm veteran to lead the VFW. His election is good news, not only for his fellow Desert Storm veterans but for veterans of every generation. That is because Brian lives to serve his fellow veterans, and he has been doing so for decades as a proud member of the VFW for 33 years.

Let me give one example of what Brian has done for the veterans of Kentucky. He is the founder of the Bluegrass chapter of an organization called Honor Flight, a group that flies World War II and Korean war veterans to Washington to visit the memorials that were built in dedication of their military service.

The program provides transportation and food for the veterans of this bygone era, those whose numbers, unfortunately, continue to shrink year after year. Without Honor Flight, many of these veterans would never be able to see the World War II Memorial or the Korean War Veterans Memorial. It is important that they know, more than

• This "bullet" symbol identifies statements or insertions which are not spoken by a Member of the Senate on the floor.



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six decades later, that America still deeply respects and honors their service and sacrifice.

My father served in World War II. I have had the pleasure of meeting many of his contemporaries when they came to Washington to make this important trip. Hundreds of Kentucky veterans have completed this journey, thanks to Brian and subsequent leaders of Bluegrass Honor Flight.

That is just one way Brian has worked to see that America stands up for its veterans, just as they have so bravely stood up for their country. It is one reason why I know he will make an excellent commander in chief for the VFW.

Brian served in the U.S. Air Force as a jet engine mechanic on F-4 Phantom fighter aircraft before becoming a flight engineer aboard a C-141 Starlifter transport aircraft. He has deployed to Grenada and Panama as well as on Operations Desert Shield and Desert Storm.

Brian and his wife Jean, who has also served in leadership posts for the VFW, live in Louisville and have two children, Tara and Andrew. I am sure his family is proud of Brian, along with many Kentucky veterans, particularly his fellow VFW members at Post 1170.

Let me also congratulate my good friend Carl Kaelin, whom I have also worked with for decades on behalf of Bluegrass State veterans, for his appointment to serve as chief of staff to the commander in chief. Carl and Brian will make quite a team. Kentucky and the Nation are grateful for their leadership and for their service.

Brian has previously served the VFW as its junior vice commander in chief. He also served as the senior vice commander in chief. I know Brian is a huge hockey fan. So he will know what I mean when I say that his election as commander in chief makes quite a hat trick—to the benefit of Kentucky veterans and veterans across America.

In Brian's own words, the VFW is "an organization of doers" and "an organization comprised of patriots." Both of these descriptions aptly fit the VFW's new chief. Under Brian's leadership, I am sure the VFW will continue to pay it forward to every veteran who has raised his or her right hand and taken an oath to defend a nation dedicated to the preservation of life and liberty.

#### OBAMACARE

Mr. MCCONNELL. Mr. President, President Obama said something interesting just days before signing his namesake health takeover into law. In explaining the need for ObamaCare, here is what he said:

[W]hat's happening to your premiums? What's happening to your co-payments? What's happening to your deductibles? They're all going up. That's money straight out of your pocket.

So, the bottom line is this: The status quo on health care is simply unsustainable.

"Simply unsustainable" was the President's view on the state of our

health care system before ObamaCare. Here is his view on the health care system 6 years later: "Too many Americans still strain to pay for their physician visits and prescriptions, cover their deductibles, or pay their monthly insurance bills; struggle to navigate a complex, sometimes bewildering system; and remain uninsured."

That is the President on the state of America's health care law 6 years after ObamaCare. The President wrote this just last month. It sounds an awful lot like what we heard from him years ago, in the pre-ObamaCare world. It throws the reality of this partisan law into stark relief. It is not only that ObamaCare is failing to live up to the many promises invoked to sell it, but it is often making things worse.

Just pick up any paper or turn on the news, and you will see that more troubling projections are rolling in when it comes to ObamaCare. In fact, each day seems to bring more forecasts of skyrocketing premiums and dwindling choices. It is a trend hitting Americans across the country.

For instance, here is the headline people in my home State recently awoke to: "Get ready to pay more for health insurance in Kentucky." The story goes on to warn of ObamaCare premium rates that could skyrocket by as high as 47 percent. Nearly 160,000 people are expected to be impacted.

Here is a letter from a man from Louisville who recently contacted my office. "How," he asks, "are working class Americans, like myself, able to budget for such drastic changes?" "The so-called Affordable Care Act," he said, "is unaffordable."

He and other Kentuckians are hardly alone in feeling this way. Take Illinois, where premiums could soar by as much as 55 percent; or Tennessee and Montana, where some rates could skyrocket by more than 60 percent; or Minnesota, where premiums could rise by an average of more than 50 percent. Minnesota's Democratic Governor said he was "alarmed" by these "drastic increases" and called them "reason for very serious concerns."

Even my friend, the Democratic leader, referred to ObamaCare's premium increases yesterday as "huge." He is right. He was right to mention ObamaCare's "tax increases" too. This partisan law raised taxes that hit the middle class after Democrats promised that it wouldn't.

So these huge premium increases aren't the only reason ObamaCare is raising costs for the middle class. Premiums aren't the only reason that Americans recently cited health costs as their No. 1 financial concern. It isn't hard to see why Americans might be hurting. Taxes are up, copays are up, and deductibles are outpacing wages. Now, with more and more insurance companies pulling out of the ObamaCare State exchanges, Americans are being left with another big problem—fewer coverage options.

The Obama administration used to promise us that the ObamaCare mar-

ketplace would "provide more choice and control over health insurance options" and result in "a significant increase in competition and an array of options for consumers everywhere." That was the promise of ObamaCare.

But that is not the reality for many Americans today. ObamaCare has forced out so many insurers that about one in five ObamaCare customers will be forced to find a new insurance company this fall. More than half of the country could have two or fewer insurers to choose from in the exchanges next year, and about one-third of all counties in the United States, along with seven entire States, are set to have just a single insurer offering plans in their areas. That includes one county in Arizona that, until just last night, would have had no options in the exchange at all. I know this is something that Senator MCCAIN has been deeply concerned about, and he has introduced good legislation to address it.

ObamaCare co-ops continue to collapse at every turn, too, with less than one-third expected to offer plans next year. When these co-ops collapse, they can cost taxpayers millions and disrupt coverage for thousands of enrollees. They can force patients to start over on their deductibles midyear and even to find new doctors. These are the latest reverberating echoes of the President's most famous broken promise: "If you like your health care plan, you can keep it." That was the President's promise.

Here is a Kentuckian from Campbellsburg, who wrote to me after losing his insurance:

I lost my health insurance that I had for many years because of ObamaCare. Instead of something affordable, I face the possibility of struggling to purchase an Obama health plan that costs two to three times what I had been paying.

To top it off, he said, the "process of trying to find coverage has been a nightmare."

Here is something to keep in mind when Democrats try to spin the American people on ObamaCare. For all of this chaos and pain for middle-class families, ObamaCare still has not achieved its stated purpose of universal coverage—not even close. Tens of millions still remain uninsured—tens of millions. And those who do have insurance are now discovering that simply having health insurance isn't the same thing as having health coverage. They have insurance, but it isn't the same thing as having health coverage.

Take one New Jersey man who has suffered for years from chronic migraines and needs medication to help alleviate the pain. The moment ObamaCare placed him on Medicaid, he lost his access to each of his doctors, which meant waiting 4 months to see a new doctor and get a prescription for the medication he needs. He said:

You have a card saying you have health insurance, but if no doctors take it, it's almost like having one of those fake IDs. Your medication is all paid for, but if you can't get the pills, it's worthless.