

By that, I don't mean throwing money or military personnel into a conflict zone. In fact, that would likely exacerbate the situation as the structural causes will remain once the money dries out and the troops head home.

The approach I am advocating is two-pronged. First and foremost, there absolutely is a need for the United States to take a lead in coordinating relief with NGOs and our international partners like the World Food Program—aid which has proven effective channels, the dedication and compassion of doers, not takers.

Along with helping those who desperately need humanitarian aid, the international community must also take action to end the unchecked corruption that fuels the conflict in South Sudan. This is the structural cause of the crisis. We have to address this problem at its root. If we want to have any chance at long-term stability in South Sudan, we must seriously consider options that would end the corruption which enriches those in power at the expense of the citizens.

I believe President Trump would support these efforts. The President understands how dire the situation in South Sudan is. The administration recently announced the continuation of the national emergency declaration for South Sudan, which was set to expire earlier this month.

Earlier this week, Ambassador Haley rightfully called out the warring parties in South Sudan and urged the U.N. Security Council to move forward with further sanctions and an arms embargo. The Ambassador's words urging the Council to take action to break the cycle of violence in South Sudan are extremely encouraging. They show the administration understands that the United States must remain engaged in corners of the world that need our leadership. It is my hope that Congress and the President can work together to exert that leadership and put an end to the corruption that is causing so much suffering in the country.

There is a role for soft power in a hard-powered administration. Human suffering is never in our national interest, no matter where it is happening. U.S. leadership, through diplomacy and smart foreign aid programs, help prevent situations which lead to serious threats to our national security.

Mr. President, I yield the floor.

I suggest the absence of a quorum.

The PRESIDING OFFICER (Mr. LANKFORD). The clerk will call the roll.

The senior assistant legislative clerk proceeded to call the roll.

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

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

REPUBLICAN HEALTHCARE BILL

Mr. DURBIN. Mr. President, House Republicans have revived their efforts to repeal the Affordable Care Act.

As a reminder, the original effort to repeal the Affordable Care Act—char-

acterized by some as the TrumpCare bill—was so unpopular that it had to be withdrawn from the floor of the U.S. House of Representatives. That is because, after the Congressional Budget Office took a look, it would have taken away health insurance from 24 million Americans.

Think about that for a moment. The Republican answer to ObamaCare—the Affordable Care Act—was to remove health insurance protection and coverage from 24 million Americans. It would have devastated the Medicaid Program. The Medicaid Program, of course, is one that is easily characterized as a health insurance program for those who are in low-income categories, but that statement doesn't tell the real story.

For example, in my State, half of the children who are born in Illinois are covered by Medicaid. Their mothers and the kids are covered by Medicaid. So when it comes to new babies, particularly in low-income families, Medicaid provides the prenatal care, delivery, and care after the child is born, but the most expensive part of the Medicaid Program is the help it gives to senior citizens—mothers and grandmothers who are in nursing homes who have only a little bit of savings, Social Security, Medicare, and Medicaid cover their medical expenses. The Republican plan to repeal the Affordable Care Act would have decimated the Medicaid Program across the United States. It would have increased costs for the average person for health insurance by \$3,000, and particularly for people in upper ages—I guess I fit in that category—these folks would have seen a change in the calculation of premiums.

The Affordable Care Act protects premiums so they cannot be more than three times the lowest premium for any individual. The Republican approach said: Let's make that five times. If it goes up to five times, it can mean almost doubling the premiums paid by many senior citizens—those approaching, I should say, being senior citizens, from 50 to age 65.

It also would have cut off funding for women's health centers, all while providing a massive tax cut for upper income, wealthy people and big businesses, including tax cuts for drug companies. What a deal—to eliminate health insurance for 24 million Americans, to devastate the Medicaid Program, to increase the cost of health insurance for the average individual, to cut off funding for women's health centers in order to give a tax cut to wealthy people and drug companies.

The new bill does all those things as well—and then something I didn't think was possible. The new version of the Affordable Care Act repeal Republicans are now considering in the House allows insurance companies to impose—get this—an age tax and charge seniors significantly higher premiums than younger people. It says that insurance plans do not have to cover hospital visits, prescription drugs, mater-

nity care, substance abuse treatment, or mental health services.

The Affordable Care Act defined these as essential services so, if you are buying health insurance, you know you are buying that kind of protection. Well, Republicans have said: That is too much insurance for people. We ought to let them buy stripped-down versions of health insurance that may be cheaper. The obvious question, What happens to those people when they need coverage for substance abuse treatment? What if that son or daughter in high school begins an addiction to opioids, leading to heroin, and now your health insurance plan saved you money by not covering it or didn't cover mental health counseling?

It guts protections for people with preexisting conditions. Is there a person alive who doesn't know someone or have someone in their family with a preexisting condition? That used to be grounds for denying insurance coverage or charging outrageous premiums. We did away with it with the Affordable Care Act.

It is back, my friends, with the new Republican approach to the repeal of affordable care. It allows insurance companies to once again charge unaffordable premiums if someone in your family has a history of asthma, cancer, high blood pressure, or diabetes.

Republicans made these changes to win the votes of the most extreme conservative Members of the U.S. House, the so-called Freedom Caucus. What they are fighting for is for freedom from individuals getting protection when it comes to healthcare. These changes may appeal to a handful of extreme people who conveniently see their health insurance policies—their personal policies—protected under their bill, but these sorts of approaches don't appeal to anyone in the medical community.

Who opposes the new Republican repeal of the Affordable Care Act? The American Medical Association—that would be the doctors—the American Heart Association, the American Nurses Association, the American Association of Retired Persons, as well as every major medical and patient group out there. Every one of them opposes the changes proposed by the Republicans in the House to our healthcare system.

Of course, we have a bottom line that we measure proposals against. We go to the Congressional Budget Office, and we say to them: What impact will this have?

No one has sent this bill to the Congressional Budget Office, and no report has been given. So we don't know the impact on premiums of this new version. What is going to happen to seniors, to middle-income families?

Ramming through a bad bill that will harm Americans just because the President wants to have something to say on the 100th day of his Presidency is a bad idea. It is time to stop this

madness. It is time for Democrats and Republicans to sit down and talk seriously about improving our current system.

The Presiding Officer is from the State of Louisiana and is a medical doctor. He has joined on the Republican side with Senator COLLINS of Maine to open this conversation. Thank you. We should have this bipartisan conversation—not about repeal but repair, what we can do to make this better and fairer and more affordable while preserving quality healthcare for Americans. Thank you for your leadership in this. We have talked about it, and I want to continue the conversation.

This notion coming over from the House is unacceptable. I hope that many people will tell the President and tell those who support it that this is no way to celebrate 100 days—by taking health insurance away from 24 million people.

FOR-PROFIT COLLEGES AND UNIVERSITIES

Mr. President, during the Senate's consideration of Betsy DeVos to be Secretary of Education, I asked a basic question: As Secretary of Education, would she side with corporate and other for-profit interests or would she be on the side of the students and their families?

I was concerned that the record of Secretary DeVos indicated that she was on the side of corporate interests, looking for opportunities to profit off of students and often exploiting them in the process.

Months into the job, now that she was approved by a historic tiebreaking vote by the Vice President, we are beginning to see which side the Secretary is on. A recent Chicago Tribune article entitled “Targeted by Obama, DeVry and other for-profit colleges rebounding under Trump” put it this way:

Less than 100 days into Trump's presidency, the Department of Education under Secretary Betsy DeVos has delayed implementation of gainful employment rules . . . withdrawn key federal student loan servicing reforms . . . and signaled a less onerous regulatory environment for the essentially taxpayer-financed career education [or for-profit] sector.

A group of State attorneys general, including Lisa Madigan of Illinois, warned of a return to “open season” on students in a letter to Secretary DeVos if she rolled back all of these protections.

I ask unanimous consent that the full text of that letter from the State attorneys general be printed in the RECORD.

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

OFFICE OF THE ATTORNEY GENERAL,
February 22, 2017.

Re How For-profit Schools Have Harmed Student Borrowers: the Need for the Gainful Employment Rule, Vigorous Federal Oversight of Accreditors, and the Borrower Defense to Repayment Rule

Hon. ELISABETH DEVOS,
*Secretary, U.S. Department of Education,
Washington, DC.*

Speaker PAUL RYAN,
*Speaker of the House, House of Representatives,
Washington, DC.*

Hon. MITCH MCCONNELL,
*Senate Majority Leader, U.S. Senate,
Washington, DC.*

Hon. NANCY PELOSI,
*House Minority Leader, House of Representatives,
Washington, DC.*

Hon. CHARLES E. SCHUMER,
*Senate Minority Leader, U.S. Senate,
Washington, DC.*

DEAR SECRETARY DEVOS, SPEAKER RYAN, SENATOR MCCONNELL, CONGRESSWOMAN PELOSI, SENATOR SCHUMER: We, the undersigned Attorneys General of Illinois, Connecticut, Delaware, Hawaii, Iowa, Kentucky, Maryland, Maine, Massachusetts, Minnesota, New Mexico, New York, North Carolina, Oregon, Pennsylvania, Rhode Island, Vermont, Washington and the District of Columbia, as well as the Executive Director of the Office of Consumer Protection of Hawaii, write to

express our support for recent federal protections for students and taxpayers in higher education. We are deeply concerned that rollbacks of these protections would again signal “open season” on students for the worst actors among for-profit post-secondary schools. As the chief consumer law enforcement agencies in our states, our offices handle thousands of complaints concerning higher education every year. We also enforce laws to protect consumers from unfair and deceptive practices perpetrated by higher education providers.

I. BACKGROUND: THE NEED FOR RULES TO PROTECT STUDENTS AND TAXPAYERS FROM UNFAIR AND DECEPTIVE PRACTICES BY FOR-PROFIT HIGHER EDUCATION PROVIDERS

Over the last ten years, student loan debt has soared from \$450 billion to nearly \$1.4 trillion. A major driver of this increase has been for-profit colleges. Of the top 25 schools where students hold the most student loan debt, over half were for-profit schools in 2014. This is up from only one for-profit institution in the top 25 in 2000.

In addition to driving the increase in student loan borrowing, for-profit institutions also have significantly more loan defaults than other types of institutions. Since 2013, for-profit institutions accounted for 35% of all federal student loan defaults, but enrolled just 27% of all borrowers. Many for-profit schools are almost entirely dependent on federal grants and loans. In December 2016, the U.S. Department of Education (“ED”) found that nearly 200 for-profit schools derive more than 90% of their income from federal sources. The only reason that many of these institutions are in compliance with the federal 90/10 Rule is that certain categories of federal money, including GI Bill money, are excluded from the rule and thus count toward the 10% that is supposed to be non-federal money.

Over the past fifteen years, millions of students have been defrauded by unscrupulous for-profit post-secondary schools. With accreditors asleep at the wheel, State Attorneys General Offices have stepped in to stop some of the worst abuses. The list of State Attorney General investigations and enforcement actions against for-profit colleges is long, including actions against: American Career Institute; Ashford University/

Bridgepoint Education, Inc.; Corinthian Colleges, Inc.; Career Education Corporation; Education Management Corporation; Daymar College; DeVry University; ITT Tech; National College of Kentucky; and Westwood Colleges, among others. These schools, and others like them, engaged in a variety of deceptive and abusive practices. Some promised prospective students jobs, careers, and further opportunities in education that the schools could not provide. Many schools inflated job placement numbers and/or promised career services resources that did not exist. Many nationally-accredited schools promised that their credits would transfer, even though credits from nationally-accredited schools often do not transfer to more rigorous regionally-accredited schools. Many students were placed in loans that the schools knew from experience their graduates could not pay back. The schools were overseen by accreditors who failed to take action to protect students or the taxpayers who funded their federal student loans, despite ample evidence of these and other problems. In short, the entire for-profit education system was failing students and taxpayers. As investigations and prosecutions initiated by our offices shed light on these problems, ED began to take steps to remedy these harms, issuing new regulations and reformulating policies to help protect students and taxpayers.

Three of these recent steps—the Gainful Employment Rule, the policy of vigorous federal oversight of accreditors, and the Borrower Defense to Repayment Rule—are essential to protect both consumers and taxpayers from fraudulent actors in the for-profit education sector. The Gainful Employment Rule is a measure of graduates’ debt-to-income and is designed to ensure that programs produce graduates that are able to pay back their student loans. Prospectively, the federal government recognizes accreditors who have standards sufficient to show that the schools they accredit provide a quality education and should have access to federal student loans and grants. Finally, where other protections fail and students are defrauded by bad actors, the Borrower Defense to Repayment Rule provides a formal process for students to assert a defense to repayment of their federal student loans.

II. CORINTHIAN COLLEGES: AN EXAMPLE OF THE HARM FACED BY STUDENTS AND TAXPAYERS

The egregious conduct of Corinthian Colleges illustrates how each of these three policies is necessary to avoid harm to both students and taxpayers. In March 2016, after an extensive review of published job placement rates at Corinthian campuses nationwide, the Department of Education found that the job placement rates were fraudulent for hundreds of cohorts from 2010–2014. Corinthian was telling the world that far more of its students obtained jobs than actually did, inducing students to enroll. Many of these students were left without jobs in their field of study. Without these jobs, many are saddled with debt they cannot repay, defaulting on loans funded with taxpayer dollars.

Had the gainful employment regulations been in place, Corinthian's programs that weren't producing jobs for students would have been shut down because the median debt-to-income ratio would have shown that students were not making enough money to pay down their loans. Had Corinthian's accreditors reviewed the school's self-reported job placement data on a regular basis, the fraud would have been discovered and stopped much earlier, saving students and taxpayers billions of dollars.

The absence of policies in place to protect prospective students from Corinthian's fraudulent practices also demonstrates the