

A family member from San Francisco whose policy was \$20,000 for 1 year had a \$6,000 deductible for each person. I think her husband actually voted for BERNIE SANDERS, but she is like: The heck with this because I cannot afford it.

Then there is another fellow here in Washington, DC, who is an insurance consultant. If anybody can get a good deal, an insurance consultant should be able to. He says:

My family premium is \$24,000 a year with a family deductible of \$13,000. We will pay \$37,000 before we receive benefit from our insurance policy.

That is unsustainable.

President Trump saw that during the campaign. He said over and over again—kind of his four pledges, if you will—that he wished to maintain coverage, lower premiums, get rid of those mandates that Americans hate in ObamaCare, and care for those with preexisting conditions. This is what he said over and over. It is a great pledge.

He actually said something else as well: He said he wanted to make healthcare easy. Now we have an approach to do this. Some people call it auto enrollment, but I call it making it easy. In this way, we can increase coverage and achieve the goals of President Trump's to lower the premiums. We are using something that is already used in Medicare and 401(k) plans. Again, we make it easy to enroll. Let me elaborate on this.

People argue that we have to have a mandate because without a mandate, people will lose coverage, and if people lose coverage, only the sick enroll and healthcare expenses increase. I think the Senate actually has an opportunity to do something better. We can make it easy. Under this, we can imagine that someone is eligible to be enrolled in our program unless he calls us up and says he does not want to be.

This is what we do in Medicare. When we—when I, when you, when any of us—turn 65, we are automatically enrolled in Medicare. I turned 65, and I am on Medicare. It is not a mandate. I can call them up and say that I do not want to. You have never heard anybody complain about it. It is just called making it easy.

Similarly, when a Fortune 500 company puts in a 401(k) plan, it has learned that if it asks somebody to sign all of the forms, and they can opt into its 401(k) retirement plan, it gets about 65 percent participation, but if they say: You are in unless you call us up and tell us you do not want to be—if they make it totally easy, they get 95 percent participation in that 401(k) program.

We know both from Medicare and from business that if you make enrollment easy, you have 95 percent participation. Now, that is so good in the setting of this because if we have all of those enrolled who are eligible to join the ObamaCare replace plan, we make that insurance pool large.

We call it a pool for a reason. If you pour a cup of water into an ocean, it

does nothing to the level of the ocean. Similarly, if you have one person who is ill who is in a big pool of otherwise healthy people, it does nothing to the expense because the expense of that one person's illness is spread over many. So by making enrollment easy—fulfilling President Trump's pledge—just like the ocean with one cup of water, that one person who is sick, the expense spread out over many, the impact on any one person's premium is nil.

By the way, there is a lot of conservative support for this sort of concept. First let me just say that coverage is important. If we pretend that people having coverage is not important, it is just not true. I am a physician. I can tell my colleagues there are many conversations I have had where someone who was poorly insured or uninsured might need some critical medicine or critical procedure and we had to work, scramble, do everything we could to get her the coverage she needed to have sometimes a lifesaving procedure.

Rich Lowry is a conservative columnist for the National Review. He had a column saying that the worst argument against replacing the Affordable Care Act is that coverage is not important. Coverage is important.

If we go on toward this kind of concept—make healthcare enrollment easy; you are in unless you are out—Jim Capretta, Joe Antos, and Stuart Butler have all spoken about using this concept. Nina Owcharenko and Bob Moffit of the Heritage Foundation wrote in Senator JOHN McCAIN's Presidential plan in 2008 that it would be accompanied by a system of automatic enrollment of health insurance, either at the workplace—and then they go on. But they were praising the Presidential candidate's—but now Senator JOHN McCAIN's—employment of let's make it easy to enroll.

By the way, President Trump kind of emphasized this. Just before he was inaugurated on January 15, he gave an interview to the Washington Post and he was talking about his proposed healthcare law. We have already mentioned the components that he said were in it. He wanted all covered, caring for those with preexisting conditions, getting rid of the mandates, and lowering premiums, but he added this: People under his law "can expect to have great healthcare. It will be in a much more simplified form. Much less expensive, and much better."

I like that: simplified.

Under ObamaCare, we have like 16 pages online that people have to fill out with all their W-2s with them in order to find out if they are eligible. The patients I saw in a hospital for the uninsured where median income may have been \$16,000, people lived in perhaps public housing, they took public transportation to the public library in order to log on because they did not have a home computer, much less internet. That is not simple. That is why enrollment numbers are lower for lower incomes. We make it easy.

Let me just emphasize one more time: If we can get that bigger pool of people, premiums fall. So for my family member in San Francisco who can't afford that premium, if we get that pool bigger, premiums fall. Similarly for the insurance consultant here or my friends back home in Louisiana, if we can make that pool bigger by making enrollment easier, their premiums will fall.

I will just say that I call myself a kitchen table conservative. All those conservative families who voted for Donald Trump, who sit down at their kitchen table and they know they can't afford a \$20,000 premium and already they are struggling with their car note, their house note; they have given up sending their kids to a private school; they are doing whatever they can to make ends meet. Under the un-Affordable Care Act, they are required to pay so much. When they heard President Trump say that he would lower their premiums, they saw that as a lifeline for their family budget. Their vote for President Trump was a cry for help: Help us with insurance premiums we cannot afford.

Now, as a kitchen table conservative myself, to those families who voted for Republican candidates over the last several elections but who absolutely know they need help with their health insurance, we have a solution for them.

But let me pause for a second. You don't have to be a conservative to care for this solution. In fact, people on the left have actually endorsed this concept as well.

I will end by saying this. As we come up with a replacement plan for the Affordable Care Act, it will not be a Republican solution and it will not be a Democratic solution. At its best, it will be an American solution—an American solution for that family at the kitchen table, struggling to pay their premiums, who can't do so now but know that they need coverage. In so doing, if we can fulfill President Trump's campaign pledges to cover all, caring for those with preexisting conditions, eliminating mandates, and lowering premiums by making enrollment easy through something called auto enrollment, we will have done our job.

Mr. President, I yield the floor.

TRIBUTE TO WILLIAM DAUSTER

Mr. DURBIN. Mr. President, I have two words for Bill Dauster: Thank you.

Thank you, Bill Dauster, for your brilliant mind and unwavering service to the U.S. Senate, to the American people, and to America's most noble ideals.

Thank you for your good humor, and thank you for your endless supply of good ideas.

The Senate is going to miss you.

In Steven Spielberg's Movie "Lincoln," with Daniel Day-Lewis, there is a scene in which President Lincoln is talking with Congressman Thaddeus Stephens of Pennsylvania, played by Tommy Lee Jones.

Thaddeus Stephens was one of the most righteous, uncompromising abolitionists in all of American history—and thank goodness for him.

In the movie, he tells President Lincoln that there is no use in appealing to the moral decency of slaveholders and their allies to end slavery and racial discrimination.

The reason, he says, is that “the inner compass that should direct the soul toward justice has ossified”—become utterly useless—“through tolerating the evil of slavery.”

President Lincoln’s reply was so wise. He said, “A compass, I learnt when I was surveying, . . . it’ll point you True North from where you’re standing, but it’s got no advice about the swamps and desert and chasm that you’ll encounter along the way.”

He went on to say, “If in pursuit of your destination, you plunge ahead, heedless of obstacles, and achieve nothing more than to sink in a swamp, what’s the use of knowing True North?”

There is a lesson in that story for all of us.

Passing laws in our democracy requires more than passion and more than clever speeches.

Passing laws requires legislative skill. It requires mastery of parliamentary procedure and arcane rules. That is how we avoid the “swamps and desert and chasms” that President Lincoln spoke of.

Bill Dauster knows more about the rules of the Senate than probably anyone since Senator Robert C. Byrd. That has made him something of a legend in the Senate, on both sides of the aisle.

But what makes him even more admirable is the reason that Bill Dauster has mastered the mechanics of law-making.

Bill has worked for a lot of big names in American politics, but it is dignity and justice and fairness for the little guy that has always driven him.

In 30-plus years, he left the Senate only twice, for brief stretches. Once was to be President Bill Clinton’s deputy assistant for economic policy during the golden years of a budget surplus. The other time was in 1998 and 1999, to work on the Presidential exploratory committee of Senator Paul Wellstone.

Paul Wellstone used to say: “I didn’t come to the Senate to fight for the Rockefellers. They have enough lobbyists. I’m here to fight for the little feller.”

That could be Bill Dauster’s motto too.

Bill Dauster has the rare sort of vision in which no one is invisible, no one is so small that they are undeserving of respect.

Bill isn’t the only dedicated public servant in his family. His equally brilliant wife, Ellen Weintraub, has served as a commissioner on the Federal Election Commission since 2002.

They are the parents of three grown children, Matthew, Natanya, and Emma.

We thank the entire Dauster-Weintraub family for sharing Bill with us.

Somehow, even with the obligations of work and family, Bill has found the time to be something of a Talmudic scholar.

So let me end with this thought, from the ancient Taludic sage, Rabbi Tarfon, who wrote, “Do not be daunted by the enormity of the world’s grief. Do justly, now. Love mercy, now. Walk humbly, now. You are not obligated to complete the work, but neither are you free to abandon it.”

For 30 years, Bill Dauster has helped this Senate pass laws that have made life more just and more merciful for untold multitudes, in America and around the world. Although he is leaving the Senate, I know he will never abandon that work.

THE PRESIDENT IN SAUDI ARABIA

Mr. LEAHY. Mr. President, while the Office of Management and Budget was putting the finishing touches on its Orwellian-themed “A New Foundation for American Greatness,” the President’s fiscal year 2018 budget, which proposes to eliminate or drastically reduce funding for a vast array of critical programs on which the American people—including the most vulnerable among us—depend, the Trump family was being feted by one of the world’s wealthiest and repressive regimes.

Not only has the Saudi family used its vast oil wealth to promote an extremist ideology, including in madrassas and mosques in South Asia, the Middle East, and North Africa, its grip on power is made possible through corruption and the systematic denial of fundamental rights, including the brutal oppression of women and girls, human trafficking, and the exploitation of foreign labor.

After criticizing the Saudis during the Presidential campaign, earlier this week, President Trump and his family basked in the opulent glow of Saudi family royalty. According to press reports, just prior to their arrival, the President’s son-in-law finalized a \$110 billion sale of American weapons to the Saudis; yet neither the President nor his advisers, who danced with Saudi sheiks in a grand palace, voiced any concern that Saudi Arabia is a police state whose citizens have no opportunity to change their government, where criticism of the Royal family is not tolerated, and where arbitrary arrest and torture are common, nor with the Saudis’ repeated misuse of U.S. military equipment against innocent civilians in Yemen.

In fact, standing next to the Saudi Foreign Minister at a joint press conference, Secretary Tillerson rightly called on the Iranian Government to restore freedom of speech and assembly for its people so they can “live the life that they deserve.” But do the Saudi people not deserve such rights? He made no such appeal to the Saudi monarchy.

Secretary of State Tillerson has also made clear that the values and individual rights that Americans have long believed are what makes the United States the great country that it is and which are in fact universal values enshrined not only in our Bill of Rights, but also in the Universal Declaration of Human Rights, will take a back seat to our “national security and economic interests.” In that sense, the administration is modeling itself after China and Russia, which, given President Trump’s admiration for “strong” leaders like President Putin and Secretary Tillerson’s background as he head of the world’s largest oil company, should surprise no one.

According to a press report, Secretary of Commerce Ross found it “fascinating” that there were no protests during the President’s visit to Saudi Arabia. “Not one guy with a bad placard,” he said, apparently oblivious to the fact that protests are prohibited and any protester would have been immediately arrested.

I know I am not the only one here who finds it hard to fathom that a President who has condemned terrorism, as he should, says virtually nothing about the Saudi royal family’s own support for extremism that breeds terrorism, and nothing about the Saudi regime’s gross mistreatment of its own citizens. In fact, the President’s daughter, who purports to speak on behalf of the White House, publicly praised the Saudi regime’s progress on women’s rights, ignoring the fact that every woman she met with—none of whom were women’s rights activists—required the permission of a male relative to participate.

America’s values, including the defense of human rights, are a source of our strength, our durability, and our leadership in the world. I have no qualms with a President of the United States visiting Saudi Arabia. In fact, I support it. What I don’t support, however, is the President agreeing to a massive sale of weapons to a regime that, with the exception of its antipathy toward Iran, shares little in common with the United States. Saudi Arabia has been a supporter of terrorism. Its armed forces have committed war crimes in Yemen. Saudi Arabia ranks among the world’s worse violators of human rights—even below Iran. The message to the Saudi regime and the Saudi people from President Trump and his family is that these issues are no longer important enough to even mention.

Those of us who have been working on protecting and promoting U.S. national security interests since long before this administration took office know better. It is not possible to effectively separate our values, like the protection of individual freedoms and other human rights, and our national security and economic interests. They are inextricably linked, and we will all pay the price if we ignore that reality.