

They have no large employer to cover them.

Prior to finding a plan through the ACA in January 2015, our monthly insurance premiums were to increase to nearly \$3,000 a month . . . yes, each MONTH! On top of that, our health insurance had an annual cap on prescription coverage of \$5,000. The Humira that my daughter takes to combat her Crohn's Disease retails for \$3,800 a month, and that is not the only medication she requires. So basically, after one month, we reached the prescription coverage cap, meaning we would have to pay \$3,800 a month for medication on top of \$3,000 a month premiums. Who has an extra \$6,800 a month to pay for this? That is way more than we earn monthly as farmers.

With the health insurance plan we got through the ACA, our premiums for 2015 were \$1,500 a month, less than half of what we would have been paying under the previous plan. But the real saving grace was no prescription cap, so my daughter's medications are covered with a copay after we reach the deductible. This is still a lot of money, but at least we can treat our daughter's disease and hopefully keep her healthy. And even though our premiums have gone up to nearly \$2,000 a month from \$1,500 a month under the ACA, at least we can still have insurance.

For families like Lauren's and Laura's, the individual marketplace is critical. But like Laura said, premiums are frequently too high. You have to have robust enrollment, competition, and certainty for premiums to come down.

Unfortunately, there has been increasing uncertainty in the individual market due to actions taken by the current administration. On January 20, 2017, President Trump signed an Executive order directing relevant agencies not to enforce key provisions of the Affordable Care Act. Later in January, the administration terminated components of outreach and enrollment spending, including advertising to encourage people to enroll in the individual marketplace.

The administration has also repeatedly threatened to end cost-sharing reduction payments, which reduce costs for approximately 6 million people with incomes below 250 percent of the poverty level. These actions, these statements, these inactions, and this uncertainty have created uncertainty in the individual marketplace, leading to instability for insurance carriers, higher premiums, and reduced competition.

In Virginia, we have seen Aetna and United leave the individual marketplace, and they have cited this uncertainty created by this administration as the principal reason. In other States, there are counties that are at risk to have no insurers offering coverage on the marketplace in particular States or sometimes in regions in the States.

So this is a problem we can address, and we don't have to repeal the Affordable Care Act to do it. We just need to improve the Affordable Care Act, using a tool that has had bipartisan support in this body for some time.

So yesterday Senator CARPER and I introduced the Individual Health Insurance Marketplace Improvement Act,

and I want to thank the other original cosponsors of the bill: Senators NELSON, SHAHEEN, and HASSAN.

One way to address uncertainty is to use a common insurance tool, reinsurance—a permanent reinsurance program to help stabilize premiums and increase competition. The Affordable Care Act originally had a reinsurance program. It was temporary. It lasted for the first 3 years of the program, and it did hold premiums down. What we would do is that we would take that idea, which worked, and we would make it permanent. We would make it permanent and modeled after a very successful and bipartisan program: Medicare Part D. Medicare Part D provides a prescription drug benefit for seniors. It was passed with bipartisan support during the administration of President George W. Bush, now more than a decade ago, and the reinsurance program has helped hold down costs.

This reinsurance program would provide funding to offset larger than expected insurance claims for health insurance companies participating in State and Federal marketplaces. It would encourage them to offer more plans in a greater number of markets, thereby improving competition and driving down costs for patients and families. Basically, if reinsurance can cover high costs, an insurance company will know it has a backstop, which gives it a measure of stability, and also can set premiums at a more reasonable level for everyone.

The bill would also do one other thing that is important. It would provide \$500 million a year from 2018 to 2020 to help States improve outreach and enrollment for the health insurance marketplaces, especially to draw in new members and educate the public—especially young people who are maybe moving just past their 26th birthdays and can no longer be contained on family policies—about the need to be insured. The outreach funding prioritizes counties where there are limited insurers left in the marketplace.

This is not the only improvement that is needed for our healthcare system. We need to do more to keep costs down, figure out a way to have prescription drugs be more affordable, and we can certainly use technology and data to drive better health outcomes, but this is a fix. It is a fix of an important part of our system, the individual market. It is a fix using an idea that has already worked and has already compelled the support of both Democrats and Republicans—reinsurance in Medicare Part D. This should be something Democrats and Republicans can agree to.

My worry is that we are participating now in a secretive effort to write a healthcare bill behind closed doors and possibly put it on the floor for a vote without hearing from a single patient, without hearing from a single provider, a hospital, a business that has a hard time buying insurance

for its employees, an insurance company, or pharmaceutical company.

We ought to be debating these bills in the world's greatest deliberative body and proposing amendments and hearing from stakeholders and then doing the best job we can when we are dealing with the most important expenditure that anybody ever makes in their life, healthcare. Healthcare is also one of the largest segments of the American economy, one-sixth of the economy. Why would we want to pass a bill in secret?

Senator CARPER, my colleagues, and I have introduced this bill as a good faith effort to say what I actually said when I first got on the HELP Committee in early January of 2015. There is a huge group of us just waiting for the door to open so that we can have a meaningful discussion about moving our system forward, and I believe this bill could be a very good part of stabilizing and improving the individual market and bringing relief to many Americans.

With that, I yield the floor.

I suggest the absence of a quorum.

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

The senior assistant legislative clerk proceeded to call the roll.

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

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

RESOLUTION OF DISAPPROVAL

Mr. PETERS. Mr. President, I rise today to reiterate my support for the resolution of disapproval related to the sale of certain defense articles to the Kingdom of Saudi Arabia. While the resolution, unfortunately, did not pass the Senate in a recent vote, I believe its goals remain important.

The Saudi-led military campaign in Yemen is fueling a humanitarian disaster. Over 10,000 people have died, and over 3 million people have been displaced as the conflict has exacerbated poverty, famine, and disease. According to UNICEF, the United Nations Children's Fund, a cholera outbreak in Yemen could quadruple to infect 300,000 people in the coming weeks. Half of the current cholera cases affect children, and the ongoing conflict leaves few hospitals to turn to and almost no medical supplies.

In addition to deaths related to famine and the outbreak of other diseases, we are seeing civilian casualties as a direct result of Saudi military action. Earlier this year at a Senate Armed Services Committee hearing, I asked General Votel, the commander of U.S. Central Command, which is responsible for the Middle East, to assess the cause of the large number of civilian casualties in Yemen. General Votel responded: "I attribute those type situations more to the competence of the forces that are operating there, and their ability to properly target."

I am concerned that even with the precision munitions the United States

has sold to Saudi Arabia in the past, air strikes continue to hit civilian targets. The number of civilian injuries and deaths shows that there is simply not enough progress to reduce civilian casualties.

I could not in good conscience vote to support providing advanced precision munitions—bombs capable of hitting targets guided by laser targeting or GPS—to a campaign conducted by forces unable or unwilling to limit strikes to targets of military necessity.

Civilian casualties are a tragedy, and they threaten to make us less safe by radicalizing populations that otherwise would not be sympathetic to violent extremist groups like al-Qaida. It is critical that the U.S. military is certainly able to hunt down terrorists wherever they operate or wherever they seek haven.

The deployment of remotely piloted aircraft has allowed for persistent intelligence, surveillance, and reconnaissance, which is used to minimize the risk of civilian casualties. When the U.S. military carries out air strikes, we know our men and women in uniform are the best trained in the world and are informed by the best available intelligence.

Precision-guided munitions alone do not avoid preventable tragedies. It takes capable and fully trained personnel. This is what we must expect from our partners for the sake of innocent civilians caught in conflict zones and for our own national security. Failing to do so sets back the potential for a political solution.

We simply should not send precision munitions or any weapons system to any partner with personnel who are not capable or trained to use them. That is why I supported the resolution of disapproval, which specifically objects to the sale of three specific types of precision-guided munitions and related technology. While this measure failed, I will continue to work as a member of the Armed Services Committee to provide oversight and hold the Saudi Government and military accountable.

COUNTERING IRAN'S DESTABILIZING ACTIVITIES
BILL

Mr. President, I was proud to support the Countering Iran's Destabilizing Activities Act. This is important legislation that I was also proud to cosponsor. It will require sanctions on those supporting Iran's ballistic missile program and imposes terrorism-related sanctions on Iran's Revolutionary Guard Corps.

For too long, Iran's state sponsorship of terrorism and their repeated ballistic missile tests in defiance of U.N. Security Council resolutions have destabilized the Middle East and threatened Israel, our strongest ally in the region. Their destabilizing actions are fueling the ongoing violence causing widespread humanitarian suffering in Yemen. Iran provides weapons and troops that fuel conflicts, and Iran's military consistently behaves in an unprofessional manner, putting American troops at risk.

I believe most Iranian citizens want to play a productive role in the world. It is their government that is the problem. I believe that pressure provided by additional sanctions for destabilizing activity can improve the behavior of the Iranian regime, and we must send a clear signal to this regime that their actions are simply unacceptable.

This legislation also provided a vehicle to address another nation's leadership whose actions have warranted international condemnation—Russia. This bill includes an amendment that I supported to enhance sanctions on Russia.

This amendment ensures that sanctions imposed by President Obama are codified in law and cannot be removed without congressional review. It also imposes new sanctions on Russians who facilitate human rights violations, supply weapons to the Syrian Government, conduct cyber attacks on behalf of the Russian Government, and do business in the Russian intelligence and defense sectors.

Let me be clear: Russia is not our friend. The Russian Government has conducted an information warfare campaign against our own country and sought to undermine our democratic process.

This is not a one-time incident. Russia continues to attempt to disrupt democratic institutions and interfere with our allies.

Congress has supported imposing tough sanctions on Russia, and it is important that Congress has an opportunity to review any attempt to remove them. I am glad this amendment was adopted on a broadly bipartisan basis.

Finally, I am a cosponsor of an amendment offered by Senator GRAHAM that reaffirms the importance of NATO, particularly article 5, the collective defense provision, which states that an attack on one is an attack on all. Article 5 has been invoked only once, in response to the September 11 attacks on the United States. With the inclusion of this amendment, the Senate sends a strong, clear signal that the United States stands by our commitment to security and stability throughout the world, and we always will.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

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

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

BUILDING AND SUSTAINING A LARGER NAVY

Mr. WICKER. Mr. President, I rise to continue my discussion about the case for a bigger Navy, a bigger fleet, and to endorse the requirement of the experts in the Department of Defense that we move to a 355-ship Navy.

When a crisis strikes around the world, the President asks his national

security team: Where are the carriers? Where are the aircraft carriers?

Each of our carriers is a 100,000-ton giant, accompanied by an entire carrier group that consists of mighty warships and aircraft. The carrier, itself, represents 4.5 acres of sovereign U.S. territory.

In early January of this year—and Senators do not know this—a strange and profoundly disturbing thing happened. The answer to the Commander in Chief's question, had it been asked at that point—where are the carriers?—would have been that none of them had been deployed—not a single one. For the first time since World War II, the United States had no carriers deployed anywhere—not in the Persian Gulf, not in the Mediterranean, not in the Western Pacific.

There is a gap in our global carrier presence, and there is a gap in our fleet. This comes from years of complacency. Also, it comes from a different set of facts that we are faced with and a different set of challenges that we are faced with in our quest to make our presence known and to protect our national security interests on the open seas. We have ignored the great naval competition that is taking place elsewhere—the fact that it is accelerating. We have taken our Navy and our sailors and marines for granted.

Simply put, the Navy we have today is too small. We cannot accomplish the critical missions that we have by preserving the status quo. Right now, we have 277 ships, and we need to get to 355 ships. That was reiterated today by the Chief of Naval Operations and the Secretary of the Navy in a hearing before the full Armed Services Committee.

I will reiterate to my colleagues and to the American people what the Navy does for America and why the current fleet is too small to meet current and emerging challenges.

First, the global presence of the Navy ship matters to American prosperity—to the quality of life of Americans. Ninety percent of global trade is seaborne. Maritime traffic has increased by 400 percent over the past quarter century. In addition to commerce, nearly all intercontinental telecommunications transit via a web of undersea cables. Undersea cables are responsible for nearly all of our intercontinental telecommunications.

Second, a strong Navy deters aggressive behavior and reassures our allies as the Nation's first-on-the-scene force. A strong Navy can help keep bad situations from spiraling out of control and getting worse. For example, the President recently dispatched multiple carrier strike groups to the Sea of Japan following North Korea's missile tests. The President asked where the carriers were, and he dispatched them to a place of crisis. A mix of ships gives our Commander in Chief a range of military options, and their deployments to areas of instability can send a message of resolve to our friends and foes alike.