



United States  
of America

# Congressional Record

PROCEEDINGS AND DEBATES OF THE 115<sup>th</sup> CONGRESS, FIRST SESSION

Vol. 163

WASHINGTON, MONDAY, JULY 10, 2017

No. 115

## Senate

The Senate met at 3 p.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.

Almighty God, all power and authority belong to You. You even rule the raging of the sea.

Guide our lawmakers as they strive to serve Your purposes for their lives in this generation. May they acknowledge You as the source of their strength, finding their security in the wisdom and love of Your unfolding providence. Make our Senators a shining example of trustworthy and responsible stewardship. Use them to strengthen the moral fiber of our Nation and world. Lord, give them a renewed sense of reverence and wonder that You have chosen them to serve You and country.

We pray in Your gracious 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.

### RECOGNITION OF THE MAJORITY LEADER

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

### HEALTHCARE LEGISLATION

Mr. McCONNELL. Mr. President, ObamaCare has been hurting toward collapse for years. Today it sits on the edge of a total meltdown. Unless we do something about that, even more Americans are going to get hurt.

These are the men and women we represent—Americans who didn't do anything wrong and Americans who, in too many cases, have been hurt by ObamaCare already—and we have a responsibility to help before ObamaCare literally comes crashing down around them.

I think each of us understands this. Yet, too often, this central fact seems to get lost amidst the din of cable news sound bites and over-the-top attacks. Too many seem to have forgotten the pain ObamaCare has brought to so many families over the years. Too many seem to have forgotten that even more will be hurt if the ObamaCare status quo is allowed to continue.

I recently shared a letter from a constituent in Lancaster who told me about her struggle to make ends meet under ObamaCare. Here is what she said: "Why is there a law forcing me to pay for something I can't afford," she asked. "Either I can eat and pay my mortgage or [I can] pay for insurance."

I recently shared the story of a single mom from Berea, a full-time student trying to make ends meet. When she began searching for a plan on the ObamaCare exchanges, she told me she saw a startling picture: high premiums and a staggering deductible.

"At this rate," she wrote, "I would honestly be better not to take health insurance at all and hope for the best. Americans like myself need something better."

Premiums have been skyrocketing under ObamaCare for years now—by as much as an average of 105 percent in the majority of the States' Federal exchanges. Unless we act, premiums are poised to continue skyrocketing.

Customers are now learning what they can expect next year, and the situation is concerning. ObamaCare premiums could climb by as much as 30 percent in my State, over 40 percent in Tennessee, and over 50 percent in Georgia. Unfortunately, these States are not alone. This is a trend we are seeing all across our country.

To make matters worse, many have been left behind with fewer options as ObamaCare has forced insurance options literally out of the marketplace. Unless we act, choices will continue to decline on the exchanges, just as they have over the past several years.

I recently shared a Lexington native's account about the limited options she found on the exchanges. Here is what she said: "I live in one of the three largest cities in our state, and I had two options for insurance this year. The lowest deductible option," she continued, "was \$10,000."

I recently shared a Louisville mother's pleas for Congress to bring relief from ObamaCare's limited options. Here is what she said: "Middle class Kentuckians are hurting because of ObamaCare," she said. "Residents [have] little choice for health plans and our family is not the only one suffering from the high costs of health insurance."

"I hope," she concluded, that "you will push hard to fix our healthcare system."

This year, families in 70 percent of counties had just one or two insurance options on ObamaCare. As a survey out just yesterday showed, the number of uninsured grew in 2017, with nearly 2 million people dropping ObamaCare coverage. Now we are hearing even more negative projections for next year.

In fact, it is expected that in 2018, thousands could be left without any ObamaCare options at all in States like Nevada and Missouri and Ohio, while thousands more are left with just one choice, which is really no choice at all.

A new CMS report released just a few minutes ago found that nearly 40 percent fewer insurers have filed to participate in the ObamaCare exchanges next year. This reduction in choice is a trend we have been seeing under ObamaCare, and it seems only to keep getting worse.

Higher prices, fewer options, diminished hope, that is the legacy of

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



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ObamaCare for too many. It has been failing the American people for years, and it will collapse around them if we fail to act.

We will not make things better if we go backward with even more Federal control. We will not solve this problem by simply throwing more money at it. Band-aids just will not work here. The American people deserve solutions that finally empower them in making more of their own decisions about their families' healthcare.

I regret that our Democratic colleagues have made clear they are not interested in working seriously with us to pursue the types of comprehensive reforms needed to improve healthcare for hard-working Americans who have been hurt by this law, but the Senate Republican conference will continue working to help these families because we believe they deserve better than ObamaCare and its years of failures.

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

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

#### RECOGNITION OF THE MINORITY LEADER

The PRESIDING OFFICER. The Democratic leader is recognized.

#### HEALTHCARE LEGISLATION

Mr. SCHUMER. Mr. President, as Senators continue to return from the State work period, we return here in the Senate to the topic of healthcare, which everyone in America should continue to focus on.

Even after weeks of work, it seems my friends on the other side are no closer to having enough votes to proceed to their bill—which, of course, they insisted on doing with no Democratic votes or input.

The biggest challenge proposed to the legislation during the break was an amendment offered by the junior Senator from Texas, TED CRUZ, which would remove crucial protections for sicker Americans and unbalance the marketplace. The Cruz amendment is a hoax. Under the guise of lowering premiums, the Cruz amendment would actually make healthcare more expensive because deductibles and copayments would be so onerous that many Americans would pay more, not less, in out-of-pocket expenses than they pay today. These lower premium policies will have such high deductibles and copays that the policies themselves would be virtually worthless. Imagine you have a \$2,000 premium and a \$1,000 deductible in your policy. Imagine now that, under the Cruz amendment, an insurance company is allowed to offer a cheaper policy because they aren't re-

quired to cover very many services. That policy might have a premium of \$1,000 but a deductible of \$10,000. You would be paying less monthly, but you would have to put down a huge amount of money for your policy to even kick in. In that way, a Cruz insurance policy is worse than no policy at all because the vast majority would pay a monthly premium and never hit their deductible, so they would be getting no health insurance benefit at all. You would pay the premium, but the deductible is so high, your insurance never kicks in. What good is that? In effect, for many, it is a policy that would have a premium but no insurance.

In addition, Americans with pre-existing conditions will almost certainly be left without access to affordable and quality healthcare, making the Senate bill even meaner than the House bill on this issue. Even the Republican Senator from Iowa, Senator GRASSLEY, said that about the Cruz amendment. Here is what he said:

There's a real feeling that [it's] subterfuge to get around pre-existing conditions. . . . If it has the effect of annihilating the pre-existing condition requirement that we have in the existing bill, then obviously I would object to that.

Those are the words of Senator GRASSLEY.

Members of both parties agree that the most significant potential change to the Republican TrumpCare bill is an amendment that would make the legislation even worse. So make no mistake about it—the Cruz amendment is a cruel, mean hoax.

Let's not forget that even without the Cruz amendment, the substance of the base Senate Republican bill is devastating. The CBO reports it would cause costs to go up, care to go down, and force 22 million Americans off their health insurance. It would end Medicaid as we know it.

This weekend, I had the good experience once again to go to the Utica Boilermaker, a famous 15K road race in my dad's hometown, the largest in the country. People from 45 States participated.

As usual, I walked through the crowd afterwards, congratulating people on a great race. They were sweaty, but they were happy. I came upon three men in wheelchairs. Here they are. Just after they crossed the finish line, the first thing they said to me was this: "Senator, please protect Medicaid; we'd be lost without it."

These were proud men, and they deserved to be proud for finishing a difficult race made harder by their disability. They could be forgiven for taking a moment to celebrate. Instead, they wheeled up to me to talk about how important Medicaid was to them.

These are not slackers. They wouldn't be in a race like this if they were. They needed some help. They are disabled. I don't know how their disabilities came about—probably from work. They look like really strong guys. Are we going to take away their

Medicaid so we can give tax breaks to the wealthiest people in America? I hope not.

These folks know that Medicaid is a lifesaver for Americans with disabilities. They want it maintained and strengthened, not dismantled so our Republican friends can give another tax break to the very wealthy.

These three should remind everyone that dismantling Medicaid is the wrong way to go. It is time to move on from the failing Republicans-only approach and start over in a bipartisan way in healthcare.

Republican leadership has been trying to cajole their Members into voting for this bill by saying that if Republicans fail to pass this bill, they will have to work with Democrats. Republican leadership is not telling their Members: Vote for this bill because it is a good bill. No, they are saying: Vote for this bill or you will have to work with Democrats.

When you can't defend the substance of the bill at all, it is time to move on. When using bipartisanship as a threat is your only argument, it is time to move on.

My Republican friends should not be so afraid of working with Democrats that they are bullied into supporting a terrible bill. The Senate—we all know this—was intended as a forge for bipartisan consensus—a cooling saucer, as the Founding Fathers said. In the Senate, bipartisanship should be the first option, not the last resort.

I repeat: We Democrats are willing to work. We are ready to work with our Republican colleagues on healthcare. Today Democratic leadership sent a letter to my friend the majority leader again offering to work with him on specific legislation to stabilize the marketplaces and improve the quality and lower the cost of care.

The majority leader said over the break that he may be forced to work with Democrats to stabilize marketplaces. Democrats say: Let's do it. Let's do it now.

We sent the majority leader four specific proposals, led by Senator SHAHEEN's amendment to guarantee cost-sharing reduction payments—the most important thing we can do to stabilize the marketplace and even lower premiums for many right now. Whatever your views on healthcare, we should agree that we need to stabilize the marketplaces. I look forward to a response from the majority leader to our letter.

When will my Republican friends realize that their partisan approach to healthcare is a dead end, that the only way to truly improve our Nation's healthcare system is to finally heed Democrats' requests to come together and work in a bipartisan way? I hope our Republican colleagues realize this sooner, not later.