I have called several Republicans. Some in their leadership are saying: Leader SCHUMER doesn't want people to talk to each other and won't let that happen if the bill fails. Well, first, I couldn't prevent it if I wanted to, and second, I don't want to. I want us to sit down and come up with ways to improve ACA. No one said it is perfect.

So if the bill fails tomorrow, we will start right away trying to work with our Republican colleagues to stabilize the marketplace and improve the cost and quality of healthcare. Whether they join us in that effort is entirely up to them.

ECONOMIC POLICIES TO HELP AMERICAN FAMILIES

Madam President, on another matter, today in Berryville, VA, the Democratic Party began presenting our vision for the future of the country. As I have traveled New York State, from upstate, rural, Republican areas, like Sodus Bay, where I was Friday, to suburban Long Island, to the inner-city Bronx, I have found one thing in common: Average families feel they have been pushed around by large economic forces, and they are losing that traditional, American faith in the future. Too many families in America feel as though rules of the economy are rigged against them. They feel as if they are getting a raw deal. And they are right. American families deserve a better deal so this country works for everyone, not just the elites and special interests. Today, Democrats started presenting that better deal to the American people.

There used to be a basic bargain in this country that if you worked hard and played by the rules, you could own a home, afford a car, put your kids through college, and take a modest vacation every year, while putting enough away for a comfortable retirement. I should know. I grew up in that America. My father was an exterminator, and he worked very hard but managed to—not making a whole lot of money—build a good life for his family. But things have changed.

Today's working Americans are justified in having greater doubts about the future than almost any generation since the Depression. Corporate interests and the superwealthy are allowed to spend unlimited, undisclosed money on campaigns and lobbying so they can protect their special deals in Washington. And for too long—far too long—government has played along, tilting the economic field in favor of the wealthy and the powerful, taking the burden off them and putting it on the backs of hard-working Americans. The result is an economy that has created enormous wealth at the top, while producing less work and less pay for average Americans. Incomes and wages have flatlined while everyday costs are skyrocketing.

Democrats, frankly, have too often hesitated from directly and unflinchingly taking on the misguided policies that got us here—so much so that Americans don't know what we stand for. Well, not after today. Democrats are showing the country that we are the party on the side of working people and that we stand for three things: First, we are going to increase people's pay; second, we are going to reduce their everyday expenses; and third, we are going to provide workers the tools they need for the 21st-century economy.

Today we announced three new policies to advance these goals.

Right now, there is nothing to stop vulture capitalists from egregiously raising the price of lifesaving drugs without justification. We are going to fight for rules to stop prescription drug price gouging and demand that drug companies justify price increases to the public. And we are going to push for empowering Medicare to negotiate lower drug prices for seniors.

Right now, our antitrust laws are designed to allow huge corporations to merge, padding the pockets of investors but sending costs skyrocketing for everything from cable bills and airline tickets to beer, food, and healthcare. We are going to fight to allow regulators to penalize big companies if they are hurting consumers and to make it harder for companies to merge if it reduces competition.

Right now, millions of unemployed or underemployed people—particularly those without a college degree—could be brought back into the labor force and retrained to secure full-time, higher paying work. We propose giving employers—particularly small businesses—a large tax credit to train workers for unfilled jobs, with a requirement to hire that worker at a good wage once the training is complete.

In future weeks, we will offer additional ideas, from rebuilding rural America to fundamentally changing our trade laws to benefit workers, not multinational corporations. Now, we are in the minority in both Houses of Congress. We know that. We cannot delude anyone that this Congress will begin passing our priorities tomorrow, but this is the start of a new vision for our party. This set of economic policies will form the backbone of our agenda, and we welcome our Republican colleagues to join with us in any of these ideas they might find acceptable.

''A better deal'' is not just a slogan; it is a mission. It is about reorienting government to work on behalf of people and families. It is not going to be the work of only one Congress. It shouldn't be the work of one party. As I said, we welcome any Republicans willing to work with us on these issues because there is an American imperative and a moral imperative to do what we are doing here.

If that torch, held by the lady in the harbor of the city in which I live—that symbol of optimism and hope for the future—starts flickering, it is a different America, an America no one will like.

American families deserve a better deal, a government that has their back and helps make the economy work for them. That is how we will restore the fundamental optimism that defines the American spirit.

I yield the floor.

The PRESIDING OFFICER. The Senator from Maryland.

HEALTHCARE

Mr. CARDIN. Madam President, first, let me thank the Democratic leader for his statement on a better deal for all Americans.

I had a chance over the weekend to travel throughout my State, and I heard over and over again the people of Maryland talking about what we need to do on a better deal. I had an interesting forum on healthcare, and Marylanders want a better deal on healthcare. They want to make sure healthcare is affordable, that they can get access to quality care, and they can make sure we maintain the highest quality healthcare.

What they don't want to see is us moving in the wrong direction. I heard over and over again their concerns about what is happening with the consideration of the bill the Republican leadership is anticipating having a vote on later this week. That bill would proceed on legislation that would eliminate healthcare coverage for, at least, 22 million Americans, maybe as high as 33 million Americans. I must tell you that is not a better deal for Americans on their healthcare needs. We could do much better moving in the opposite direction and making healthcare more affordable, not cutting people out of healthcare insurance.

In my State of Maryland, in 2018 alone, 221,000 people in my State would lose coverage under the proposals the Republican leadership is suggesting, including 4,200 veterans, 164,000 people in the Medicaid system, and 62,000 people in the individual marketplace. That is going to hurt. These are people today who have healthcare coverage who would lose their healthcare coverage. It would hurt our seniors in the coverage they get under the Medicaid system for long-term care. It would hurt those who are working to try to end this opioid drug addiction issue.

Under the current law, mental health, behavioral health, and drug addiction is covered under the essential health benefits. It is covered under private insurance. It is covered under the Medicaid system. That is in danger of being lost under the legislation being considered.

I heard from public health and law enforcement over the weekend how that would move our community in the wrong direction if those bills were considered.

I also heard from the majority leader that all he wants to do is get on this bill, and then we can offer amendments. Well, that is not accurate. You can't offer any amendments you want on a bill that is under reconciliation instructions, and we certainly aren't going to get a fair shot at trying to make this bill a better bill under the restrictions we are operating under: We had no committee hearings. We had no committee markups. That is not the way legislation should be considered.

The other issue I heard about from people in Maryland—I think you will hear this from people around the country—is they want to bring down the cost of their healthcare coverage. They want to bring down the cost of their healthcare. They want to reduce the high growth rate in healthcare costs in this country. Yet the Senate Republican bill increases the average premium by as much as $1,700 in Maryland by 2020 and preserves what we call the age tax—a 5-to-1 difference.

So if you happen to be 55 years of age, you are going to pay a lot more than that in increases in your health insurance premiums. That is not what people in Maryland want to see. That is not what people in this country want to see. They are concerned that we should be building on the Affordable Care Act to bring down the cost of their premium increases, not to increase it by that dramatic amount of money.

The increase in deductibles in Maryland could be as high as $3,300 for a person making $42,000 per year and $5,600 for a person making about $18,000 a year. Those are increases in deductibles. They can't afford that. The concerns we have—people like the Affordable Care Act, and they want us to improve it. They want us to improve it. They don't want us to add to their costs, and the bill the majority leader is asking us to consider would have people in Maryland and around the country paying more—not less, which they want.

The people in Maryland and around this country like the consumer protections we have under the Affordable Care Act. They like the idea that there is no annual cap or lifetime cap. I had several people who came up to me to tell me about their own personal circumstances. One father explained to me that his child was born with serious issues and that they reached their cap within a matter of months. Without the protection in the Affordable Care Act, they would have had no other insurance coverage. Yet, under the bill being considered by the Republican leadership, that family could lose that protection because you could see the imposition of caps.

All of us know of people who are very concerned about preexisting conditions. The bill that is being considered under the Republican leadership weakens those protections against discrimination of preexisting conditions.

Let me just remind my colleagues of what we saw before the Affordable Care Act in discriminatory practices by private insurance companies. We had reined much of that in under the Affordable Care Act. All of that could be lost if we proceed on legislation—and move it forward—that doesn't provide the consumer protections, allows the elimination of caps, allows discriminatory practices in regard to preexisting conditions, restricts the amount of money going into the Medicaid system so our States are forced basically to cut back on the Medicaid system. We lose the expanded coverage—the Congressional Budget Office has already told us that—and we go back to the days of job lock. I want to talk about that for one moment because I think this is one of the untold stories. We haven't had a lot of discussion on the floor.

If you go in the wrong direction and you do what the Republican leadership is talking about doing and repeal the Affordable Care Act and either repeal and later replace or replace it now with a program that will eliminate a lot of coverage and once again eliminate these consumer protections we have in health insurance, what you do is people get locked into employment. They are afraid to leave their job because they have insurance that covers their family—they have a spouse with cancer or they have a child with a major disability. Yes, they would like to do what this country is best known for, and that is set out with an entrepreneurial spirit, start a company or go and take risks, but they can't do it because they know they are jeopardizing their family's healthcare because they can't get the type of insurance they need to cover their risks. That is called job lock and that works against the growth of our economy.

There are so many reasons to be concerned about what the majority leader is asking us to do—to proceed on this bill that all the options we have seen will cost tens of millions of people their coverage, take away a lot of the consumer protections we have seen in the law, and discriminate against our elderly, discriminate against minorities and women. That would be returning to our old healthcare system. No, that is not the right way to do it.

I am frequently asked: Well, what should we do? The Affordable Care Act, doesn't it have problems? Doesn't it need to be fixed?

The Affordable Care Act has done a lot of good. It has given people coverage who never had coverage before. It has reined in the discriminatory practices of health insurance companies. It has made a dramatic improvement on dealing with minority health and health disparities. It has provided essential health benefits so we deal with mental health and addiction. It has done a lot of really good things, but, yes, we could improve it. There has never been a major law passed without us going back and revisiting.

Why haven't Democrats been part of this process? Well, we could not get engaged in this process because the way this bill came to the floor, it didn't come through the Health, Education, Labor, and Pensions Committee, it didn't come in through the Finance Committee, the two committees of jurisdiction that deal with the healthcare system in this country. Instead, it came in through the majority leader using the rule XIV process to bring out a reconciliation bill that can be jammed through, with limited time and no open amendment process, from the point of view that amendments have to be germane to the reconciliation instructions so we don't have an opportunity to fix this bill.

We weren't part of the process to develop the bill. You are not giving an opportunity for the democratic system to work. There was no on-ramp for Democrats to get engaged in the process.

About 2 weeks ago—maybe 3 weeks ago now—I filed legislation and sent letters to my Republican colleagues telling them: I want to work with you. I do. I have worked with Republicans in the Finance Committee on healthcare bills. We have gotten some good things done. Democrats and Republicans want to work together, so let's work together.

The legislation I filed dealt with the two major problems that I hear about, as I travel throughout Maryland, regarding what we need to fix on the Affordable Care Act and how we can make it better.

Problem No. 1, we need more stability and competition within the individual marketplace. Yes, we have seen large proposed increases in premiums in the individual marketplace—not in the group plans where most Americans have their insurance but in the individual marketplace. Why? Because we don't have enough people who have signed up in the exchanges. Younger, healthier people, because there really hasn't been a penalty imposed, have chosen not to join. They will say: Look, we will join if we have a need.

We have also found that with President Trump indicating he may not fund the cost-sharing provisions that go directly to the insurance carriers that keep the premiums low and the deductibles and copays low, this also has a lot of insurance companies nervous. As a result, the premium increases are larger than what we had anticipated. We need to do something about it.

How can we keep those premium increases at a more reasonable growth rate rather than what we have seen? One way we could do it is a proposal that, I believe, has bipartisan support; that is, deal with what is known as reinsurance. Reinsurance is a way we spread the risk over a greater group of people, therefore dealing with those high-risk pools in a way in which their premium costs are much more affordable.

Another way we can do it is by Congress mandating that the President fund the cost-sharing with the insurance carriers so we don't have the threat that they are going to pull out those funds that are used to keep copays and deductibles low.

Another way we can do it is to increase our support for those who are of modest income and the funds they have to lay out for their premiums because we know you can make a good salary, but because of the cost of healthcare, if you don't have an employer providing part of those benefits, it is very hard for you to be able to afford that without some help. We can do all of that.

Another thing we could do is bring more competition into the individual marketplace. We have had those who have suggested a Medicare for all. We have had those who have suggested Medicare for the near elderly—the 55 to 65 age group or something similar to that. We have others who have suggested that we have a public option under the exchanges. All those, to me, make sense because it just brings in more competition. There is no additional government cost here because they are not subsidized any differently than any other insurance plan, but it gives more options, more choice, more competition, and therefore more stability in the individual marketplace. We could do all that and all that can help.

The other thing we really need to deal with is to deal with the overall cost of healthcare. Here, again, Democrats and Republicans have had ideas. Why don't we take on the pharmaceutical industry? Why do Americans pay twice what Canadians pay for the same medicines that are manufactured here in the United States? Why don't we have rebates in the Medicare system like the rebates we have in the Medicaid system? Why don't we organize our purchasing power in a larger pool so we can get greater discounts for the government taxpayers? All those things will bring down the cost of prescription medicines. The President has talked about it. Democrats and Republicans have talked about it. It is time we act.

We have acted in several areas to try to deal with more value-based reimbursements in our healthcare system, recognizing we should treat the person, not the particular disease. Many people have more than one ailment, and they have to go back to the doctor multiple times. Why don't we have a more coordinated, integrated care model?

I talked on the floor about 2 weeks ago about the coordinated care model between Sheppard Pratt Hospital in Baltimore and Mosaic, which deals with behavioral health issues and how they deal with it in an integrated, coordinated care model, which saves money. It saves money. There are fewer tests, more timely interventions.

How can we use telemedicine? They are using telepsychiatry. How can we use that to bring down the cost of care? When I am asked in my district, asked in my State as to what I can do—where is my plan, and how can we fix the Affordable Care Act—my answer is quite simple: I am proud of the progress we have made under the Affordable Care Act. I invite Democrats and Republicans through our committees to work together to improve it. Yes, we can improve it. We can provide more stability in the individual marketplace. We can bring down the high annual growth we have seen in premiums in the individual marketplace. We can continue to bring down the growth rate of healthcare costs by working together on some of these commonsense approaches in order to deal with healthcare in America. All of this I think we can do, with Democrats and Republicans working together. But the first order of business—and I urge my colleagues—the first order of business is to stop this process of trying to jam a repeal of the Affordable Care Act and a replacement that would cost tens of millions of people in this country their health coverage and would move in the wrong direction on how we should improve healthcare in America. Let's get that off the table.

Let's reject this motion to proceed that the majority leader is talking about voting on later this week. Let's do what Senator ALEXANDER, the chairman of the Health, Education, Labor, and Pensions Committee has suggested. Let's have hearings in our committees. Let's work together, and let's bring legislation that stabilizes the Affordable Care Act and deals with the two major problems that the people in this country are talking about; that is, bringing down the growth rate of premium costs and bringing down the overall growth rate of healthcare costs in America. I believe we can do both by working together. There are suggestions I have made, and I am sure other Members have. Let's work on those. Let's work together and get it done. Let's do what is in the best interest of the people in this country.

I yield the floor.

The PRESIDING OFFICER. The Senator from Montana.

MONTANA WILDFIRES

Mr. TESTER. Madam President, it has been a long, hot, dry summer in Montana. That is why I rise today to honor the brave men and women in Montana who are fighting wildfires throughout our great State, the families who are facing devastating losses due to drought and fire, and to call on Congress to do their job and help these folks.

Due to the drought and high temperatures, Montana has turned into a tinderbox. Unfortunately, fires have sparked all across our State, some 24 of them—which changes by the hour, I might add. Across Montana, over one-quarter million acres have already burned, and many of these fires continue to rage. Montana is burning, and our heroic firefighters are protecting lives, our lands, our homes, our way of life.

HONORING TRENTON JOHNSON

Madam President, I would be remiss if I didn't mention one firefighter in particular, Missoula's Trenton Johnson. Trenton lost his life last week while he was on the fire line. Trenton's bravery and sacrifice will not be forgotten.

LODGEPOLE COMPLEX FIRE

Madam President, communities across the State are coming together to protect their homes and livelihoods, and families are concerned about their homes, property, and health. The largest fire is the Lodgepole Complex fire in Garfield County. This afternoon, 30-mile-per-hour winds ballooned the Lodgepole Complex to more than 230,000 acres. Over the weekend, the fire jumped the highway, and as of today it is nowhere near containment.

The Lodgepole Complex fire is made up of three different fires that have turned Eastern Montana's farm and grazing land into an ashtray, leaving an unknown number of farms and ranches with an uncertain future, forcing families to evacuate and communities to join local fire departments, with anyone willing and able to join in the firefight.

Sadly, Montana is used to this. Fire season has been as common as the autumn and the spring. As I stand here, nearly two dozen uncontained, large fires are raging in Montana. It has taken more and more resources to fight fires, and these resources are becoming more and more difficult to come by.

Places like Garfield County are being forced to ask for donations to get volunteer firefighters the fuel they need to save lives and protect property, and this is unacceptable. Protecting our communities from disaster and coming to help our fellow Americans in their time of need is a fundamental pillar of government.

I was pleased to see Governor Bullock declare Montana a fire emergency, which will go a long way to bring much needed resources into our State. Last night, the regional director of FEMA denied emergency assistance for the Lodgepole fire, so this afternoon, I called Administrator Brock Long of FEMA to make sure he heard from me about the situation on the ground and asked him to cut loose much needed relief into Montana.

Firefighters from all levels of government have bravely fought fires across our State. Folks across Federal, State, and local agencies have been working around-the-clock to contain the havoc. Montana's communities are strong, tight-knit, and they always persevere, but they expect the government to have their backs. Congress can assist these communities by changing the way we fund fighting wildland fires. Fires are a devastating natural disaster and should be treated that way. We need to raise the disaster cap so that we can budget for the real cost of fighting fires, making sure the folks on the ground have the resources they need to keep our communities safe.

As an example, Forest Service resources are already stretched thin. When a fire starts, they are forced to take money they use for managing the forest and use that for fighting fires. Twenty years ago, firefighting took up about 20 percent of the Forest Service budget. In 2016, more than half of the