

HEALTHCARE

Mr. McCONNELL. Mr. President, on another matter, today the Senate will also vote on an effort by my Democratic colleagues to strip away health insurance options for families whom ObamaCare has failed.

The first 4 years of the ObamaCare experience was one of failure after failure—skyrocketing premiums and broken websites built on broken promises. Many families were caught right in the middle of the ObamaCare mess—those who earned too much to receive subsidies but not enough to keep pace with premiums—so it became even more important to look for alternatives. The American people are resourceful. Some held on to so-called grandfathered and grandmothered plans, and others looked for lower cost, short-term plans that could be held for up to a year.

We all know that Big Government doesn't like it when citizens try to avoid the micromanagement and run their own lives as they see fit, so in the waning months of the Obama administration, Democrats issued a new regulation that cut these plans from 12 months down to 3 months and made them nonrenewable. I guess the goal was to force even more Americans into ObamaCare. The real effect was just to punish these people twice for Democrats' bad policy.

Fortunately, this year the Trump administration righted the ship. They undid the restriction and restored the status quo that was in place from the 1990s through most of the Obama administration. It was a simple fix. It doesn't take away the choices they have under ObamaCare but empowers Americans to use this alternative choice if they prefer it. According to even the liberal Urban Institute, more than 1.7 million Americans will likely be insured with this option, who otherwise would have gone uninsured. But apparently our Democratic colleagues can't tolerate even this modest step away from top-down government control. They have introduced a resolution of disapproval to overturn the Trump administration's fix and snatch these options away from families once more. We will be voting on it today.

I know my Democratic colleagues are embarrassed by the state of ObamaCare. It has been more than 8 years since they passed their signature law that was supposed to make it all better. Instead, working Americans are saddled with increasing costs and decreasing choices. But surely they must have a better answer than snatching away one of the remaining options that some Americans still prefer to anything Democrats have been able to come up with.

This is an easy decision. I urge every one of my colleagues to vote against this resolution. Our constituents deserve more options, not fewer. The last thing we should do is destroy one of the options that is still actually working for American families.

THE ECONOMY

Mr. McCONNELL. Mr. President, one final matter. While the Senate was focused on Justice Kavanaugh's confirmation last Friday, our economy reached a major milestone. According to the latest Department of Labor report, unemployment in the United States of America has now fallen to 3.7 percent. That is the lowest unemployment rate since 1969. It is now 3.7 percent—the lowest unemployment rate since 1969. The share of Americans who are seeking work but cannot find it is as low as it has been in just shy of 50 years.

There was other good news as well. Unlike what happened too often in the previous decade, this drop in unemployment did not come from discouraged workers giving up their search altogether; to the contrary, 150,000 more Americans joined the labor force last month, and the unemployment rate still went down. Now, that is an opportunity economy. That is exactly what an opportunity economy looks like.

Day after day, my Republican colleagues and I have come to the floor and outlined all the things we are doing to try to help generate precisely this kind of economic momentum for the American people. This unified Republican government has rolled back regulations and cut redtape at a pace that hasn't been seen for years. We have handed American families and job creators the most significant Tax Code overhaul in 30 years, lower tax rates, a bigger child tax credit, more help with small businesses, and better incentives to invest and create jobs right here on American soil. Our actions have been clear, and our economy is sending equally clear signals in response: the highest consumer confidence we have seen in nearly 18 years, the highest small business confidence we have seen in 35 years, and now the lowest unemployment rate we have seen in almost half a century.

I have said it before, and I will say it again: Government itself is not creating this prosperity. Republicans know that growth starts with workers and entrepreneurs, not with Washington. Government can either put the wind in America's faces or at their backs, and there is little question which way the wind has been blowing these past 2 years. It certainly is not "Armageddon" or "crumbs," as the House Democratic leader notoriously proclaimed in recent months. It is not a "disaster," as my friend the Senate Democratic leader has suggested. No, it is rising wages, more job opportunities, and new investment, and it is reaching kitchen tables in communities large and small all across our country. The real winners here are the American people. Republicans are just proud that our policies are helping them do what they do best.

RESERVATION OF LEADER TIME

The PRESIDING OFFICER. Under the previous order, the leadership time is reserved.

CONCLUSION OF MORNING BUSINESS

The PRESIDING OFFICER. Morning business is closed.

LEGISLATIVE SESSION

The PRESIDING OFFICER. Under the previous order, the time until 11:30 a.m. will be equally divided between the two leaders or their designees.

Mr. McCONNELL. I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The senior assistant legislative clerk proceeded to call the roll.

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

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

S. 3021

Mr. CORNYN. Mr. President, as you know this week we are voting and considering an important bipartisan piece of legislation known as America's Water Infrastructure Act, the most sweeping infrastructure package to be considered by Congress this year. It will literally reauthorize billions of dollars of spending for our Nation's ports, harbors, and waterways, and it will end wasteful spending on water projects that are no longer necessary.

I thank Chairman BARRASSO and Ranking Member CARPER for spearheading this legislation through the Committee on Environment and Public Works. They deserve a tremendous amount of credit for bringing us to where we are today.

Drinking water, wastewater systems, dams, levees, ports, and reservoirs matter to every single community in America. They are usually not front and center on our priority list, though, so people naturally take them for granted. We take it as a given that water will be available, that it will be treated and filtered, that wastewater will somehow be transported wherever it needs to go, and that dams and levees will hold up when they are put to the test by rising floods.

Actually, though, that is not the case in many parts of the world, and we in America do take that for granted because usually none of these present a problem to most Americans. None of these problems happen in the United States if public and Federal resources are allocated in the right ways, and that is why we can't afford to let our guard down and be lax when it comes to maintaining these important national treasures.

That is what makes this bill we are voting on so crucial. It is not just a drop in the bucket, so to speak. It is one of the main reasons the bucket—

our Nation's entire public water capacity—functions at all.

As Chairman BARRASSO has said, many pieces of our water infrastructure systems are aging and in need of serious attention. They need to be repaired, replaced, and other long-awaited projects need to begin.

I know that because some of those projects happen to be in my State of Texas. Following last year's devastating Hurricane Harvey, a catastrophic rain event, the likes of which the Houston region had never seen before, the gaps in our infrastructure became acutely apparent. As we began the recovery process, one thing became clear to us: There isn't much sense in rebuilding without ensuring the region can withstand major weather events in the future. So it is not just about fixing what was damaged; it is about making sure future infrastructure will not be damaged because it has been brought up to standard.

So one piece of the bill we will be voting on this week will be to allow the Army Corps of Engineers to expedite a study on the so-called coastal spine that will run up and down portions of the gulf coast. This is a new multi-layered system of storm surge and flood mitigation improvements to address our most acute vulnerabilities. The crucial first step is fully funding the proper engineering study, and that is what we are going to do in this bill.

I want to emphasize, this is not just some parochial matter. It is not just something that matters to the city of Houston and the gulf coast region. This is an important national resource. It is important to our national security, and it is vital to our national economy.

A second thing this bill does for Texas is authorize a project from an area known as the Sabine Pass to Galveston Bay. Across more than 4,000 square miles of South Texas, this bill will update the levee systems and, in some cases, construct new ones in order to better protect the area from storms and hurricanes.

In places that were dramatically affected by Hurricane Harvey, like Clear Creek and Brays Bayou, funds will be used to widen channels, construct detention basins, replace bridges, and renovate dams. Importantly, these projects include cost-share requirements, a reflection of the partnership between the State and local officials and the Federal Government when it comes to flood mitigation.

As Texas communities continue to rebuild from Hurricane Harvey and prepare for future storms, it is critical that we take these steps to ensure the coastal region can better withstand major weather events. I am grateful that once we vote on this bill, we will be one step closer toward completing these important projects, as well as many others.

Finally, it is important to note that in many ways, the provisions of this bill represent a continuation of efforts we began last fall. As my colleagues

will recall, in the weeks and months following Hurricane Harvey, Congress passed three separate aid bills totaling \$147 billion for Harvey and other natural disasters.

Then, in February, my colleagues and I secured nearly \$4 billion in the Omnibus appropriations bill to advance the Sabine Pass to Galveston project I just mentioned.

So as we move toward passage of this important piece of legislation, it is important to remember, this is sort of the bricks-and-mortar work Congress needs to do. It doesn't gather a lot of attention. There is not a lot of controversy. Unlike a Supreme Court appointment, we don't see thousands of people gathering in the Mall or in the halls or in front of the Capitol, but it is simply the fundamental, basic building blocks we need to construct in order to keep our country safe and prosperous.

I yield the floor.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The senior assistant 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

Mr. SCHUMER. Mr. President, Democrats have long believed that good healthcare for every American is a right, not a privilege. It is a tradition that was etched into our party by Presidents Roosevelt, Johnson, Clinton, and Obama. We believe it is wrong to allow insurers to discriminate against women, older Americans, and folks with preexisting conditions. We believe it is wrong to allow insurers to put a cap on your insurance or to offer insurance so threadbare that it hardly counts as insurance at all. People end up paying a lot of money for insurance, and then they find it doesn't cover anything or it has such a huge deductible that it does no good. That is why the Affordable Care Act prohibited these abuses by insurance companies.

Our Republican friends seem to want to say: The best way to get healthcare is to put yourself in the hands of your insurance company. We don't believe that. For the past 2 years, President Trump and Republicans in Congress have tried to wrench our country back to a time when all of these abuses and loopholes were commonplace, a time when insurance companies could do whatever they want. They have tried to repeal our healthcare law, gut Medicaid, and cause 20 million fewer Americans to have insurance. President Trump ended a program that helped low-income Americans to afford insurance. Congressional Republicans repealed the coverage requirement, causing an unnecessary and completely avoidable increase in premiums this

year, and Republican attorneys general across the country—many now running for a seat in this Chamber—filed a lawsuit that would repeal protections for Americans with preexisting conditions.

Today on the floor, the Senate has the opportunity to put a stop to the relentless sabotage of our healthcare system. My friend and one of the great leaders in healthcare in this Chamber, Senator BALDWIN, has put forward a motion to repeal the Trump administration's rule to expand short-term insurance plans. Short-term insurance plans lure consumers in with low rates but fail to provide adequate coverage. Many don't cover maternity care, mental health treatment, prescription drug costs, and more. These plans are junk insurance, period—no ands, ifs, or buts—junk.

We prohibited them in the past. This administration wants to let these junk insurance plans run rampant and let people be duped into thinking they have insurance when it covers almost nothing. There are massive risks to any family who purchases them, and, worse, they cause rates to go up for everyone else, even those who don't elect to buy one. That is why traditionally nonpartisan organizations, like the American Cancer Society, the AARP, and the American Lung Association, have come out in staunch opposition. The AARP, for instance, says that junk insurance “would force millions of older Americans to choose either inadequate coverage or comprehensive coverage that is unaffordable.”

Now, my Republican friends say they support these plans because they give Americans another choice, but if you ask Americans: Would you like the option to purchase a faulty product, I don't think many would say yes. Do we want a choice of buying a car where the engine doesn't go? Of course not, that is the 1890s. We have changed for the better, and people are protected.

So this vote is not about giving Americans a choice. It is about whether or not we would allow insurance companies to scam Americans with cut-rate health insurance. I wouldn't want to be on the wrong side of that vote. An abundance of public opinion shows that healthcare is the No. 1 issue to voters. My Republican friends have desperately tried to make it more unaffordable, harder to access. Meanwhile, the one significant legislative item passed by the Republican Congress this year, the tax bill, is under water in the polls. It is hard to make a tax cut unpopular, but this one is because so much of it goes to the wealthy.

Republican leaders just rammed through one of the least popular Supreme Court Justices in history.

In a few short weeks, the American people will head to the polls, where they can vote for another 2 years of Republican attempts to gut our healthcare system or they can vote for Democratic candidates who can safeguard the protections now in place and

work to make healthcare more affordable.

I see my friend from Wisconsin. I want to thank her for her outstanding leadership on this issue.

I yield the floor.

The PRESIDING OFFICER. The Senator from Wisconsin.

PROVIDING FOR CONGRESSIONAL DISAPPROVAL UNDER CHAPTER 8 OF TITLE 5, UNITED STATES CODE, OF THE RULE SUBMITTED BY THE SECRETARY OF THE TREASURY, SECRETARY OF LABOR, AND SECRETARY OF HEALTH AND HUMAN SERVICES RELATING TO "SHORT-TERM, LIMITED DURATION INSURANCE"

Ms. BALDWIN. Mr. President, I move to proceed to Calendar No. 627, S.J. Res. 63.

The PRESIDING OFFICER. The question is on agreeing to the motion.

The motion was agreed to.

The clerk will report the joint resolution by title.

The senior assistant legislative clerk read the joint resolution by title:

A joint resolution (S.J. Res. 63) providing for congressional disapproval under chapter 8 of title 5, United States Code, of the rule submitted by the Secretary of the Treasury, Secretary of Labor, and Secretary of Health and Human Services relating to "Short-Term, Limited Duration Insurance."

The PRESIDING OFFICER. The Senator from Wisconsin.

Ms. BALDWIN. Mr. President, just over a year ago in this Chamber, three brave Republican colleagues—Senator John McCain, Senator SUSAN COLLINS, and Senator LISA MURKOWSKI—joined all Democrats in voting against healthcare repeal legislation. They listened to the families of their States.

I, too, voted against that repeal legislation because the people of Wisconsin did not send me to Washington to take away their healthcare. When congressional Republicans tried to pass repeal plans that would allow insurance companies to charge more for preexisting conditions, families across our country fought back.

When the Republican majority tried to charge older Americans an age tax and make people pay more for less care, people let their voices be heard and sent a loud message to Washington: Protect our care. They sent us all a clear message that they want us to work across party lines to protect the healthcare guarantees they depend on and to stand up for those with preexisting health conditions. Yet defeating the legislative efforts that would have made things worse for families didn't end the threat to the American people.

The Trump administration has been trying to do what congressional Republicans couldn't. They have been sabotaging our healthcare system and rewriting the rules on guaranteed health protections and access to affordable care that millions of Americans have

today. This sabotage has created instability in the healthcare market, contributing to widespread premium spikes in 2018.

This administration ended the critical cost-sharing reduction payments that made healthcare more affordable for almost 90,000 Wisconsinites. The Trump administration again slashed funding for outreach efforts to help people sign up for healthcare.

Trusted navigator programs like those in Wisconsin have had their funding cut by nearly 90 percent in the past 2 years. This will mean fewer people in rural Wisconsin will receive the support they need to obtain affordable coverage this year.

It doesn't stop there. The Trump administration has even joined Wisconsin's Governor and Wisconsin's attorney general and other States in going to court to support a lawsuit that would take away guaranteed protections for people with preexisting conditions. If they succeed, insurance companies will again be able to deny coverage or charge higher premiums for the more than 130 million Americans with a preexisting health condition. In fact, if the Affordable Care Act's protections for people with preexisting conditions are struck down in court, Wisconsin is among the States that has the most to lose.

According to the Kaiser Family Foundation, one out of every four Wisconsinites has some sort of preexisting health condition, and they simply cannot afford to have the healthcare they depend on threatened with higher costs or coverage denials.

The Trump administration has expanded junk insurance plans. These plans are cheap for a reason; they do not have to provide essential health benefits like hospitalization, prescription drugs, and maternity care.

According to the fine print of one of the plans sold in several States, including my home State of Wisconsin—marketed by the Golden Rule Company—the plan doesn't even have to cover hospital care on a Friday or Saturday. It will be just your bad luck if you happen to get sick and need healthcare on the weekend. The very first exclusion states that it provides no benefits for a preexisting health condition. The fine print also notes if you are pregnant, that will be considered a preexisting health condition.

These junk insurance plans can deny healthcare coverage to people with preexisting conditions when they need it the most, and that is why I am leading this effort in the U.S. Senate to take action and stop this sabotage.

This is personal to me. When I was 9 years old, I got sick. I was really sick. I was in the hospital for 3 months. I eventually recovered. When it came to health insurance, it was as if I had some sort of scarlet letter. My grandparents, who raised me, couldn't find a policy at any price that would cover me—not from any insurer—all because I was a childhood branded with those words: "preexisting condition."

This is also personal for Chelsey from Seymour, WI, whose daughter was born with a congenital heart defect. Right now, Zoe is guaranteed access to coverage without being denied or charged more because of her preexisting condition.

Chelsey wrote me during that debate last year: "I'm pleading to you as a mother to fight for the kids in Wisconsin with pre-existing conditions that are counting on you to protect that right."

No parent or grandparent should have to lie awake at night wondering if the healthcare they have today for themselves and their families will be there tomorrow. With the expansion of these junk plans, that fear could become a new reality for far too many families as healthy people leave the market, increasing premiums for everyone.

Children like Zoe may not be able to find any plan that her parents can afford or that will cover the care she needs. No family should be forced to choose between helping a loved one get better or going bankrupt.

Before the Affordable Care Act, too many families had to make that choice. Before the healthcare law, I heard from Sue from Beloit, WI. Sue's husband was diagnosed with lung cancer. They quickly found out their insurance plan had a \$13,000 limit on radiation and chemotherapy. That covered about one round of chemotherapy. When they needed to continue treatment, Sue and her family used all of their savings, and then they maxed out all of their credit cards. When they were facing insurmountable credit card debt, she told me: "I had no choice but to file bankruptcy." Sue's husband later died.

We can't go back to the days when insurance companies wrote the rules, just as we cannot allow the Trump administration to rewrite the rules on guaranteed healthcare protections that millions of Americans depend on.

More than 20 of the leading healthcare organizations in America, representing our Nation's physicians, patients, medical students, and other health experts, are supporting this resolution to overturn the Trump administration's expansion of junk insurance plans. They are doing so because these junk plans will reduce access to quality coverage for millions and increase costs.

These junk plans will charge people more for coverage based on their preexisting conditions or deny them coverage outright. These junk plans will leave cancer patients and survivors with higher premiums and fewer insurance options. These junk plans will force premium increases on older Americans.

I have heard my colleagues on the other side of the aisle say that they are committed to protecting people with preexisting conditions. Now is your chance to prove it. Anyone who says they support coverage for people with