

## NATIONAL SMALL BUSINESS WEEK

Mr. DAINES. Madam President, it is National Small Business Week, and in Montana, small businesses are a critical part of our life. In fact, I grew up watching my parents build a small business. They are made up of hard-working families who lift up their companies and neighborhoods, and it is what keeps our economy growing and keeps our economy strong.

In fact, when I am back home in Montana and back in my hometown of Bozeman, you might find me in the morning grabbing a cup of coffee from Cold Smoke with my sweet wife Cindy, or I might be heading over to Butte. I might be picking up a new mount from my taxidermist, Marc, who does a great job there in Butte. Or maybe it is time for dinner and grabbing a bite to eat at the Mint in Belgrade. Of course, if you are over in Billings, you have to stop and get a cinnamon roll at Stella's. If you are heading through Helena, get a great lunch there at Steve's Cafe. Or if you are up in the northwest part of the State, you might grab a beer at the Cabinet Mountain Brewery. Or there is nothing like breakfast at Syke's in Kalispell.

In fact, one of the old-time favorites in Missoula is the Thunderbird Motel. They have a great owner there, Thelma, who has been a friend for years. I still remember how excited the men and women who were stationed in Afghanistan and from our very own 495th from Kalispell were when we brought over—hand-carried over to Afghanistan—back in December, some Hi-Country beef jerky from Lincoln, MT, because for them, that Hi-Country beef jerky tasted like being back home.

These mom and pop shops of Montana tell the story of the ideals that make our Nation great. In fact, in Montana, 90 percent of our businesses are small businesses—90 percent. Montana's small business owners are hard-working Montanans. They have taken a leap of faith to pursue the dream of owning their own business.

They get up early, they roll their sleeves up, and they don't stop working until they get the job done. They are folks who put everything they have into starting a business. They are working all day, oftentimes into the night, to keep that business growing. Their voices that make our economy run in Montana are seldom heard on the national stage.

Those businesses that I mentioned earlier that I like to frequent are not household names across our country. They are well-known names back in their respective communities, but they are not on the national stage, and it is my honor to be their voice, to fight for policies that make their lives back in Montana easier.

Thankfully, under Republican leadership over the last 3 years, our country has experienced record economic growth. That is not by accident.

Since we passed tax reform, over 3½ million new jobs have been added to

this economy, and we are seeing more money in the pockets of Montanans. Wages are up. Productivity is up. The unemployment rate sits at a 50. That is a five-decades-old low of 3.6 percent. Many said that can never be done. Guess what. Under President Trump's leadership, working with this Republican Congress, they have gotten it done.

I want to make sure this economic hot streak continues because our rural communities back in Montana rely on these small businesses. That is why just last month I introduced the Main Street Tax Certainty Act, which would give these small businesses permanent tax relief. When government stands out of the way, when burdensome regulations are lifted, and when Congress finally understands that it is not government that creates growth but it is the individuals—the hard-working men and women in this country—then, there is no telling how far we can go as a nation. We have to keep this economy booming, and we must keep Montana's small businesses thriving.

I yield the floor.

The ACTING PRESIDENT pro tempore. The Senator from West Virginia.

## AMERICAN MINERS ACT

Mr. MANCHIN. Madam President, I rise today to call for immediate action on the American Miners Act. We have an obligation to the miners across America who have served our Nation by providing us with energy through our greatest advancements. They deserve to know that their pensions, which they rightfully worked for, will be funded fully, and they deserve to have accessible healthcare, which was guaranteed to them as well.

As the Senate fails to act, we continue to put our retired miners' healthcare and pension benefits in jeopardy yet again. I have been working with everyone from every angle in order to prevent our miners from losing their healthcare and benefits. But, once again, they are facing a deadline that puts their whole livelihood at risk.

This has been a long fight, and it is far from over. Everyone who has joined me in this journey understands that fighting for working people is what we were sent here to do. These retired miners are walking the halls and fighting for what is rightfully theirs. I am doing this for them. I promised them that this body will not abandon them, and I refuse to let them down.

To give you some background, the 1974 pension plan will be insolvent by 2022 if we do not act. We needed to act a year ago or so, and we haven't done it. It is a shame. Miners who receive their healthcare through companies that went bankrupt in 2018 are at risk of losing coverage in the coming months if we fail to act soon.

How did we get here? Unlike many other public and private pension plans, in 1974, the miners' pension plan was well managed and 94 percent funded prior to the crash of 2008. However, the

financial crisis hit at a time when this plan had its highest payment obligations. If the plan becomes insolvent, these beneficiaries will face benefit cuts, and the Pension Benefit Guaranty Corporation will assume billions of dollars in liabilities.

To address these issues, the American Miners Act would shore up the 1974 pension plan, which is headed for insolvency due to coal company bankruptcies and the 2008 financial crisis. It would ensure that the miners who are at risk due to 2018 coal company bankruptcies will not lose their healthcare and extend the Black Lung Disability Trust Fund tax at \$1.10 per ton of underground-mined coal and 55 cents per ton of surface-mined coal for 10 years.

West Virginia has more retired union coal miners than any other State. More than 27,000 retirees live in West Virginia alone.

I am going to read a letter to give you perspective on what we are dealing with. Richard from Morgantown, WV, said:

I am writing this letter with respect and concern to preserve our pension. My name is Richard. I live in Morgantown, West Virginia. My career as an underground coal miner lasted 35 years. I am soon to be 68 years old. Working underground all those years, the physical labor tends to take a toll on a person's body. I receive a monthly pension of \$1,466 a month from the UMWA Pension Fund. This monthly pension is used to pay utility bills, purchase groceries, and everyday necessities. I am also helping to support my five year old grandson and his mother, who doesn't earn enough for them to live on their own. You see, my daughter became addicted to prescription opioids after having serious medical problems. She has been clean for five years and is trying to rebuild her life, but we are supporting her and her son. My pension is a major source of income for my family and it would be devastating if I were to lose any of it. I can't imagine how we would survive. Our county and surrounding counties are heavily dependent on the coal miners' pension. Should we lose our pension, the economy in this area would plummet. I am also writing as a voice for those who are unable to write to you. I am asking your committee to carefully consider the bill to preserve our pensions.

I have another one from Gary from Southern West Virginia who wrote:

I have worked in the [United Mine Workers] since 1973 at Cannelton Coal. I worked about 13½ years, then had a lay-off in the early 80's, had to find work in another field, and got a job driving a school bus for 25 years. I'm retired now, but I still sub-drive for the county, was in [a] . . . bus driver association, and also drive a bus for Ace Adventure Resort. I am 74 now and still very active in the work force. I thank God for my health. I am still married to a wonderful woman, had 4 kids, 3 of them have passed away, one from cancer, one [from] allergy, my daughter died from a drug overdose. I am still paying on my daughter's funeral expenses. This retirement check that I get every month is a big help getting this bill paid, also had to pay on one of my son's funeral expenses. Since 2011 it has been very hard trying to keep your head above water. I only get \$261 a month but I am so thankful for what I get. It really helps out a lot. Please find a way so we can keep our retirement check. We will keep on praying for all you guys who are fighting for us.

I just want to finish by saying that these are people who have gone to work every day. They didn't take the money home because they were letting that go into their retirement pension, and they thought that was being taken care of and managed properly. It wasn't their fault. They have already paid, and now because of bankruptcies and financial collapses, they can't get the money. It is wrong. It is not who we are as a country.

Through the bankruptcy laws that we have in America today, you can be in line if you are a financial institution—somebody that basically is in line before the person we are basically here to serve. The miners who get these pensions average \$460 a month. That is the average pension they receive. That is not much. Most of these are widows, too, because the husbands have passed away.

So I am asking—this has been a bipartisan bill. I appreciate all of my colleagues on the Republican side, all of my Democratic colleagues, and everybody for working and really trying to take care of the people whom we made a promise to. This was a pension that was guaranteed by Harry S. Truman with John L. Lewis at the time. It is in stone. It is there for us, and it is basically one we cannot walk away from.

I thank the Presiding Officer.

I yield the floor.

The ACTING PRESIDENT pro tempore. The Senator from Wisconsin.

#### HEALTHCARE

Ms. BALDWIN. I rise today to talk about an issue that is top of mind for women in Wisconsin and across this country, and that is healthcare.

Let's take a look at what we have seen from this President and congressional Republicans over the past 2½ years. There have been repeated attempts to repeal healthcare legislatively, which would result in the loss of healthcare for millions of Americans. The administration itself has acted in a way that undermines the Affordable Care Act, which frankly sabotages the guaranteed healthcare protections that millions of women and their families rely on. An ongoing lawsuit is making its way through the courts that would, if the administration had its way, result in overturning or striking down the Affordable Care Act.

Last Saturday was May 4. It was actually the 2-year anniversary of House Republicans passing legislation that would repeal the Affordable Care Act. I remember that day, and, in particular, I remember watching the ensuing celebration, which was conducted at the Rose Garden at a press conference, among President Trump and Speaker Ryan and others. There was literally backslapping and high-fiving going on because they had taken the first step toward taking people's healthcare away. It was hard to believe.

Just a few months later, we saw three courageous Republican colleagues in this Chamber—Senators McCain, MURKOWSKI, and COLLINS—join

every Democrat in this Chamber in voting against repealing the Affordable Care Act. They listened to their constituents. They listened to the families in their States.

I, too, voted to defeat that legislation that would have repealed the Affordable Care Act, and I have done likewise on a number of other particularly partisan efforts by President Trump or congressional Republicans that would have taken away some of the protections that the people of the United States and Wisconsin enjoy. I did so. I voted no on those efforts because the people of my State didn't send me here to take their healthcare away. They actually sent me here to work across party lines and make things better.

Throughout that summer—that was the summer of 2017—individuals across this country stood up, and they called their elected representatives with one simple message: Protect our care. When congressional Republicans failed to repeal the Affordable Care Act, the Trump administration kind of doubled down and went to work, really undermining and sabotaging our healthcare system, rewriting some of the rules on guaranteed healthcare protections that millions of people rely on.

For example, the administration ended something that we called the cost-sharing reduction payments. These were payments that helped lower out-of-pocket expenses for people participating in the Affordable Care Act exchanges, and this was a critical component. So when that was done, it meant that there were higher out-of-pocket costs for almost 90,000 Wisconsinites.

The Trump administration also slashed funding for outreach efforts to help people know about the open enrollment periods and to know that they needed to sign up for the healthcare that is offered on the Affordable Care Act exchanges.

Trusted navigator programs, like those in my State, have had their funding cut by nearly 90 percent in the past 3 years. These navigators programs are so helpful to people—particularly people in rural areas—because they help to guide people through the process of obtaining affordable, comprehensive, healthcare protection and coverage. It means that when these programs are sabotaged, fewer people each year will be able to get the help they need to find and enroll in health insurance on the exchanges.

The administration is also promoting something that I call junk plans. These are junk insurance plans. Why do I call them that? Because they are relieved of really having to do what you buy insurance to do. They do not have to cover people with preexisting conditions. They can say no, or they can charge a rate so high that no one could possibly afford it. They could have an annual limit or a lifetime limit, or they could simply carve out the preexisting condition and not offer coverage for it.

These junk plans also have no obligation to cover any of the essential health benefits as identified in the Affordable Care Act. In Wisconsin, none of these junk plans are required to cover maternity care—none of them. This takes us back to the days before the Affordable Care Act, when no plans in Wisconsin's individual marketplace covered maternity care. Beyond just encouraging individuals to sign up for these bad and very limited policies, the administration supports allowing taxpayer dollars to subsidize these plans. So American taxpayers are potentially footing the bill for junk health insurance—some of which isn't really worth the paper it is written on.

The nonpartisan Congressional Budget Office just announced that, as a result of these activities—the sabotage—2 million more people will be without health insurance by the year 2020. That is just around the corner. After the Affordable Care Act went into effect, we saw more Americans than ever before gain access to health insurance. But according to the Congressional Budget Office, during President Trump's tenure in the White House, 1 million more people each year will have lost health insurance.

The Trump administration is literally taking us backward on this matter, and American families are paying the price. I wish I could say it stops here, but there is more.

President Trump and Attorney General Barr are now taking sides in a case that is pending in the Federal courts. They are taking the position that the court should strike down the entire Affordable Care Act. This lawsuit threatens to take away guaranteed health protections and raise costs for Wisconsinites and, frankly, for all Americans who have preexisting health conditions.

In Wisconsin, there are more than 2 million people in our State with some sort of preexisting health condition, and they would stand to lose their guaranteed protections. It would once again give insurance companies the power to charge women higher premiums than men or to deny health coverage for women who get pregnant because it is considered, by the way, a preexisting condition.

Over the past few weeks, I have been meeting with Wisconsinites who, frankly, want to know why the President is working so hard to repeal or strike down or overturn their care, raise costs, and take away their protections. They are really frightened. They are frightened that if this lawsuit succeeds, insurance companies will again be able to deny coverage or charge higher premiums for the more than 133 million Americans who have some sort of preexisting health condition.

I got to hear from Lindsey in Milwaukee, WI. Lindsey is a breast cancer survivor. She will be on hormonal therapy for another 2 years, and she will continue to need MRIs, mammograms, and blood work each year to be sure