

theft transactions in the credit histories of criminal defendants; to the Committee on Banking, Housing, and Urban Affairs.

By Mr. WHITEHOUSE (for himself, Mr. LEAHY, Mr. WYDEN, Mr. DURBIN, Mr. BROWN, Ms. KLOBUCHAR, Mr. BLUMENTHAL, Mr. MARKEY, and Mr. BOOKER):

S. 2632. A bill to amend the Ethics in Government Act of 1978 to require more detailed travel disclosure filings from judicial officers, and for other purposes; to the Committee on Homeland Security and Governmental Affairs.

By Mr. BLUMENTHAL:

S. 2633. A bill to amend title XVIII of the Social Security Act to provide coverage for wigs as durable medical equipment under the Medicare program, and for other purposes; to the Committee on Finance.

By Mr. CARDIN (for himself and Mr. PORTMAN):

S. 2634. A bill to amend the Internal Revenue Code of 1986 to simplify reporting requirements, promote tax compliance, and reduce tip reporting compliance burdens in the beauty service industry; to the Committee on Finance.

By Mr. WYDEN:

S. 2635. A bill to require the Director of the Federal Bureau of Investigation to declassify any and all information relating to whether the government of Saudi Arabia assisted a citizen or national of Saudi Arabia in departing the United States while the citizen or national was awaiting trial or sentencing for a criminal offense committed in the United States, and for other purposes; considered and passed.

By Mr. CARDIN (for himself and Mrs. CAPITO):

S. 2636. A bill to amend the Federal Water Pollution Control Act to establish a program to make grants to eligible entities to increase the resilience of publicly owned treatment works to natural hazards, and for other purposes; to the Committee on Environment and Public Works.

By Mr. WYDEN:

S. 2637. A bill to amend the Federal Trade Commission Act to establish requirements and responsibilities for entities that use, store, or share personal information, to protect personal information, and for other purposes; to the Committee on Finance.

By Ms. DUCKWORTH (for herself and Mrs. FISCHER):

S. 2638. A bill to amend title 49, United States Code, to require small hub airports to construct areas for nursing mothers, and for other purposes; to the Committee on Commerce, Science, and Transportation.

By Mr. UDALL (for himself, Mr. VAN HOLLEN, Ms. BALDWIN, Mr. BENNET, Mr. BLUMENTHAL, Mr. BOOKER, Ms. HIRONO, Mr. MERKLEY, Mr. MARKEY, Mr. WHITEHOUSE, and Mr. SANDERS):

S. 2639. A bill to restore integrity to America's Election; to the Committee on Rules and Administration.

By Mr. BROWN (for himself and Ms. WARREN):

S. 2640. A bill to amend the Higher Education Act of 1965 to make for-profit institutions ineligible for Federal student aid and to protect the integrity of nonprofit institutions of higher education; to the Committee on Health, Education, Labor, and Pensions.

By Mr. RISCH (for himself, Mr. MENENDEZ, Mr. RUBIO, Mr. JONES, Mr. GARDNER, and Mr. BARRASSO):

S. 2641. A bill to promote United States national security and prevent the resurgence of ISIS, and for other purposes; to the Committee on Foreign Relations.

By Mr. MARKEY (for himself and Ms. WARREN):

S. 2642. A bill to prohibit the construction of natural gas compressor stations as part of

a project that would lead to or facilitate natural gas exports; to the Committee on Energy and Natural Resources.

By Mr. PETERS:

S. 2643. A bill to posthumously award a Congressional Gold Medal to Judge Damon Jerome Keith; to the Committee on Banking, Housing, and Urban Affairs.

By Mr. GRAHAM (for himself, Mr. VAN HOLLEN, Ms. ERNST, Mr. BLUMENTHAL, Mr. TOOMEY, Mr. COONS, Mrs. BLACKBURN, Mrs. SHAHEEN, Mr. ALEXANDER, Ms. DUCKWORTH, Mr. PORTMAN, Ms. HASSAN, Mr. ROMNEY, Mr. CARPER, Ms. COLLINS, and Ms. SINEMA):

S. 2644. A bill to impose sanctions with respect to Turkey, and for other purposes; read the first time.

By Mrs. BLACKBURN (for herself, Mr. TILLIS, and Mr. PERDUE):

S. 2645. A bill to prove that the Federal Communications Commission and communications service providers regulated by the Commission under the Communications Act of 1934 shall not be subject to certain provisions of the National Environmental Policy Act of 1969 and the National Historic Preservation Act with respect to the construction, rebuilding, or hardening of communications facilities following a major disaster or an emergency declared by the President, and for other purposes; to the Committee on Environment and Public Works.

By Mr. CORNYN:

S. 2646. A bill to amend the National Trails System Act to provide for the study of the Emancipation National Historic Trail, and for other purposes; to the Committee on Energy and Natural Resources.

By Ms. ERNST (for herself and Mr. CRAMER):

S. 2647. A bill to address Federal employees and contractors who commit sexual assault; to the Committee on Homeland Security and Governmental Affairs.

## SUBMISSION OF CONCURRENT AND SENATE RESOLUTIONS

The following concurrent resolutions and Senate resolutions were read, and referred (or acted upon), as indicated:

By Mr. MURPHY:

S. Res. 360. A resolution affirming the importance of access to safe, quality education, including protection from attacks on education, for children in conflict settings; to the Committee on Foreign Relations.

By Ms. ERNST (for herself and Mr. RUBIO):

S. Res. 361. A resolution acknowledging the Kurds' vital role in stopping the spread of ISIS militants in the Middle East, and for other purposes; to the Committee on Foreign Relations.

By Mr. COONS (for himself and Mr. KENNEDY):

S. Res. 362. A resolution designating the week beginning on October 13, 2019, as "National Wildlife Refuge Week"; to the Committee on the Judiciary.

By Mr. SCHUMER (for Ms. HARRIS):

S. Res. 363. A resolution designating October 2019 as "National Youth Justice Action Month"; to the Committee on the Judiciary.

By Mr. VAN HOLLEN (for himself, Mr. CARDIN, Mr. KAINE, Mr. WARNER, and Ms. CANTWELL):

S. Res. 364. A resolution congratulating the Washington Mystics on winning the 2019 Women's National Basketball Association championship; considered and agreed to.

By Mr. COONS (for himself, Mr. MORAN, Mr. BOOZMAN, and Mr. LEAHY):

S. Res. 365. A resolution designating October 16, 2019, and October 16, 2020, as "World Food Day"; considered and agreed to.

## ADDITIONAL COSPONSORS

S. 106

At the request of Mr. BLUNT, the names of the Senator from Arizona (Ms. MCSALLY) and the Senator from New Hampshire (Ms. HASSAN) were added as cosponsors of S. 106, a bill to reauthorize and extend funding for community health centers and the National Health Service Corps.

S. 230

At the request of Mr. WYDEN, the name of the Senator from Wisconsin (Ms. BALDWIN) was added as a cosponsor of S. 230, a bill to require a report on foreign nationals who flee from the United States while awaiting trial or sentencing for a criminal offense committed in the United States, to establish a list of countries who have assisted or facilitated with such departures, to penalize parties connected to such departures, and to amend the Internal Revenue Code of 1986 to prohibit the exclusion from gross income from certain investments made by foreign governments who are identified on such list.

S. 286

At the request of Mr. BARRASSO, the name of the Senator from Arizona (Ms. MCSALLY) was added as a cosponsor of S. 286, a bill to amend title XVIII of the Social Security Act to provide for the coverage of marriage and family therapist services and mental health counselor services under part B of the Medicare program, and for other purposes.

S. 299

At the request of Mr. CASEY, the name of the Senator from Minnesota (Ms. SMITH) was added as a cosponsor of S. 299, a bill to amend title VII of the Public Health Service Act to reauthorize programs that support interprofessional geriatric education and training to develop a geriatric-capable workforce, improving health outcomes for a growing and diverse aging American population and their families, and for other purposes.

S. 457

At the request of Mr. CORNYN, the names of the Senator from Delaware (Mr. CARPER) and the Senator from Missouri (Mr. HAWLEY) were added as cosponsors of S. 457, a bill to require that \$1 coins issued during 2019 honor President George H.W. Bush and to direct the Secretary of the Treasury to issue bullion coins during 2019 in honor of Barbara Bush.

S. 495

At the request of Mr. GRASSLEY, the name of the Senator from Maine (Ms. COLLINS) was added as a cosponsor of S. 495, a bill to amend title 18, United States Code, to reauthorize and expand the National Threat Assessment Center of the Department of Homeland Security.

S. 621

At the request of Ms. DUCKWORTH, the name of the Senator from Massachusetts (Mr. MARKEY) was added as a cosponsor of S. 621, a bill to amend the National Voter Registration Act of 1993 to require each State to implement a process under which individuals who are 16 years of age may apply to register to vote in elections for Federal office in the State, to direct the Election Assistance Commission to make grants to States to increase the involvement of minors in public election activities, and for other purposes.

S. 785

At the request of Mr. MORAN, the name of the Senator from Texas (Mr. CORNYN) was added as a cosponsor of S. 785, a bill to improve mental health care provided by the Department of Veterans Affairs, and for other purposes.

S. 787

At the request of Ms. WARREN, the name of the Senator from Hawaii (Ms. HIRONO) was added as a cosponsor of S. 787, a bill to make housing more affordable, and for other purposes.

S. 827

At the request of Mr. WHITEHOUSE, the name of the Senator from Massachusetts (Ms. WARREN) was added as a cosponsor of S. 827, a bill to designate certain National Forest System land and certain public land under the jurisdiction of the Secretary of the Interior in the States of Idaho, Montana, Oregon, Washington, and Wyoming as wilderness, wild and scenic rivers, wildland recovery areas, and biological connecting corridors, and for other purposes.

S. 846

At the request of Mr. CORNYN, the name of the Senator from North Dakota (Mr. HOEVEN) was added as a cosponsor of S. 846, a bill to amend title 49, United States Code, to limit certain rolling stock procurements, and for other purposes.

S. 888

At the request of Mr. GRASSLEY, the name of the Senator from Georgia (Mr. PERDUE) was added as a cosponsor of S. 888, a bill to require a standard financial aid offer form, and for other purposes.

S. 933

At the request of Mr. WHITEHOUSE, the name of the Senator from Maine (Ms. COLLINS) was added as a cosponsor of S. 933, a bill to improve data collection and monitoring of the Great Lakes, oceans, bays, estuaries, and coasts, and for other purposes.

S. 990

At the request of Mr. BARRASSO, the name of the Senator from Nebraska (Mr. SASSE) was added as a cosponsor of S. 990, a bill to authorize the Secretary of the Interior to participate in the implementation of the Platte River Recovery Implementation Program First Increment Extension for threatened and endangered species in the

Central and Lower Platte River Basin, and for other purposes.

S. 997

At the request of Ms. WARREN, the name of the Senator from North Dakota (Mr. CRAMER) was added as a cosponsor of S. 997, a bill to recognize and honor the service of individuals who served in the United States Cadet Nurse Corps during World War II, and for other purposes.

S. 1004

At the request of Mr. PETERS, the name of the Senator from Montana (Mr. DAINES) was added as a cosponsor of S. 1004, a bill to increase the number of U.S. Customs and Border Protection Office of Field Operations officers and support staff and to require reports that identify staffing, infrastructure, and equipment needed to enhance security at ports of entry.

S. 1032

At the request of Mr. PORTMAN, the name of the Senator from Maryland (Mr. CARDIN) was added as a cosponsor of S. 1032, a bill to amend the Internal Revenue Code of 1986 to modify the definition of income for purposes of determining the tax-exempt status of certain corporations.

S. 1037

At the request of Mr. BARRASSO, the name of the Senator from Hawaii (Mr. SCHATZ) was added as a cosponsor of S. 1037, a bill to amend title XVIII of the Social Security Act to modernize provisions relating to rural health clinics under Medicare.

S. 1088

At the request of Mr. MARKEY, the name of the Senator from Wisconsin (Ms. BALDWIN) was added as a cosponsor of S. 1088, a bill to amend the Immigration and Nationality Act to require the President to set a minimum annual goal for the number of refugees to be admitted, and for other purposes.

S. 1255

At the request of Mr. SASSE, the name of the Senator from Colorado (Mr. GARDNER) was added as a cosponsor of S. 1255, a bill to require the Secretary of Transportation to modify provisions relating to hours of service requirements with respect to transportation of livestock and insects, and for other purposes.

S. 1263

At the request of Ms. CORTEZ MASTO, the names of the Senator from Tennessee (Mrs. BLACKBURN) and the Senator from Alabama (Mr. JONES) were added as cosponsors of S. 1263, a bill to require the Secretary of Veterans Affairs to establish an interagency task force on the use of public lands to provide medical treatment and therapy to veterans through outdoor recreation.

S. 1264

At the request of Mr. DAINES, the name of the Senator from Florida (Mr. SCOTT) was added as a cosponsor of S. 1264, a bill to amend title 5, United States Code, to deny Federal retirement benefits to individuals convicted of child sex abuse.

S. 1280

At the request of Mr. CASEY, the names of the Senator from Florida (Mr. SCOTT) and the Senator from Arizona (Ms. SINEMA) were added as cosponsors of S. 1280, a bill to amend title XVIII of the Social Security Act to establish a system to notify individuals approaching Medicare eligibility, to simplify and modernize the eligibility enrollment process, and for other purposes.

S. 1381

At the request of Mr. BOOZMAN, the name of the Senator from Oregon (Mr. WYDEN) was added as a cosponsor of S. 1381, a bill to modify the presumption of service connection for veterans who were exposed to herbicide agents while serving in the Armed Forces in Thailand during the Vietnam era, and for other purposes.

S. 1421

At the request of Mr. MARKEY, the names of the Senator from Maryland (Mr. CARDIN) and the Senator from Illinois (Mr. DURBIN) were added as cosponsors of S. 1421, a bill to award a Congressional Gold Medal to the 23d Headquarters Special Troops and the 3133d Signal Service Company in recognition of their unique and distinguished service as a "Ghost Army" that conducted deception operations in Europe during World War II.

S. 1590

At the request of Mr. MERKLEY, the names of the Senator from Connecticut (Mr. MURPHY) and the Senator from Nevada (Ms. ROSEN) were added as cosponsors of S. 1590, a bill to amend the State Department Basic Authorities Act of 1956 to authorize rewards for thwarting wildlife trafficking linked to transnational organized crime, and for other purposes.

S. 1627

At the request of Mrs. CAPITO, the name of the Senator from Michigan (Mr. PETERS) was added as a cosponsor of S. 1627, a bill to amend the Internal Revenue Code of 1986 to extend and modify the section 45 credit for refined coal from steel industry fuel, and for other purposes.

S. 1723

At the request of Mr. BENNET, the name of the Senator from Oregon (Mr. MERKLEY) was added as a cosponsor of S. 1723, a bill to amend the Omnibus Parks and Public Lands Management Act of 1996 to provide for the establishment of a Ski Area Fee Retention Account.

S. 1725

At the request of Mr. CARDIN, the name of the Senator from New Hampshire (Mrs. SHAHEEN) was added as a cosponsor of S. 1725, a bill to permit occupational therapists to conduct the initial assessment visit and complete the comprehensive assessment under a Medicare home health plan of care for certain rehabilitation cases.

S. 1731

At the request of Mr. RUBIO, the name of the Senator from Florida (Mr.

SCOTT) was added as a cosponsor of S. 1731, a bill to amend the Sarbanes-Oxley Act of 2002 to require the Public Company Accounting Oversight Board to maintain a list of certain foreign issuers, and for other purposes.

S. 1757

At the request of Ms. ERNST, the names of the Senator from South Dakota (Mr. ROUNDS) and the Senator from Maryland (Mr. CARDIN) were added as cosponsors of S. 1757, a bill to award a Congressional Gold Medal, collectively, to the United States Army Rangers Veterans of World War II in recognition of their extraordinary service during World War II.

S. 1802

At the request of Mr. KAINE, the name of the Senator from Alabama (Mr. JONES) was added as a cosponsor of S. 1802, a bill to provide a work opportunity tax credit for military spouses and to provide for flexible spending arrangements for childcare services for military families.

S. 1846

At the request of Mr. PORTMAN, the name of the Senator from South Dakota (Mr. ROUNDS) was added as a cosponsor of S. 1846, a bill to amend the Homeland Security Act of 2002 to provide for engagements with State, local, Tribal, and territorial governments, and for other purposes.

S. 1891

At the request of Mr. PETERS, the name of the Senator from New Hampshire (Mrs. SHAHEEN) was added as a cosponsor of S. 1891, a bill to provide for the inclusion on the Vietnam Veterans Memorial Wall of the names of the soldiers who died on Flying Tiger Flight 739 on March 16, 1962.

S. 1906

At the request of Mr. BOOZMAN, the name of the Senator from Alabama (Mr. JONES) was added as a cosponsor of S. 1906, a bill to require the Secretary of Veterans Affairs to provide financial assistance to eligible entities to provide and coordinate the provision of suicide prevention services for veterans at risk of suicide and veteran families through the award of grants to such entities, and for other purposes.

S. 1964

At the request of Ms. HIRONO, the name of the Senator from Minnesota (Ms. SMITH) was added as a cosponsor of S. 1964, a bill to support educational entities in fully implementing title IX and reducing and preventing sex discrimination in all areas of education, and for other purposes.

S. 1989

At the request of Mr. SCOTT of South Carolina, the name of the Senator from Florida (Mr. SCOTT) was added as a cosponsor of S. 1989, a bill to amend title XVIII of the Social Security Act to provide for transparency of Medicare secondary payer reporting information, and for other purposes.

S. 2054

At the request of Mr. MARKEY, the name of the Senator from South Da-

kota (Mr. ROUNDS) was added as a cosponsor of S. 2054, a bill to posthumously award the Congressional Gold Medal, collectively, to Glen Doherty, Tyrone Woods, J. Christopher Stevens, and Sean Smith, in recognition of their contributions to the Nation.

S. 2132

At the request of Mr. LANKFORD, the name of the Senator from Connecticut (Mr. BLUMENTHAL) was added as a cosponsor of S. 2132, a bill to promote security and provide justice for United States victims of international terrorism.

S. 2158

At the request of Ms. HASSAN, the name of the Senator from Illinois (Ms. DUCKWORTH) was added as a cosponsor of S. 2158, a bill to improve certain programs of the Department of Health and Human Services with respect to heritable disorders.

S. 2179

At the request of Mr. CARDIN, the name of the Senator from Montana (Mr. DAINES) was added as a cosponsor of S. 2179, a bill to amend the Older Americans Act of 1965 to provide social service agencies with the resources to provide services to meet the urgent needs of Holocaust survivors to age in place with dignity, comfort, security, and quality of life.

S. 2203

At the request of Mr. BLUNT, the names of the Senator from North Dakota (Mr. HOEVEN), the Senator from New Jersey (Mr. MENENDEZ), the Senator from Oregon (Mr. MERKLEY), the Senator from Michigan (Mr. PETERS), the Senator from Hawaii (Mr. SCHATZ), the Senator from South Dakota (Mr. THUNE) and the Senator from Mississippi (Mr. WICKER) were added as cosponsors of S. 2203, a bill to extend the transfer of Electronic Travel Authorization System fees from the Travel Promotion Fund to the Corporation for Travel Promotion (Brand USA) through fiscal year 2027, and for other purposes.

S. 2330

At the request of Mr. BLUMENTHAL, the names of the Senator from Maine (Ms. COLLINS) and the Senator from Nevada (Ms. ROSEN) were added as cosponsors of S. 2330, a bill to amend the Ted Stevens Olympic and Amateur Sports Act to provide for congressional oversight of the board of directors of the United States Olympic and Paralympic Committee and to protect amateur athletes from emotional, physical, and sexual abuse, and for other purposes.

S. 2417

At the request of Mr. KENNEDY, the name of the Senator from Wyoming (Mr. BARRASSO) was added as a cosponsor of S. 2417, a bill to provide for payment of proceeds from savings bonds to a State with title to such bonds pursuant to the judgment of a court.

S. 2439

At the request of Mr. KING, the name of the Senator from South Carolina

(Mr. SCOTT) was added as a cosponsor of S. 2439, a bill to amend the Trademark Act of 1946 to provide that the licensing of a mark for use by a related company may not be construed as establishing an employment relationship between the owner of the mark, or an authorizing person, and either that related company or the employees of that related company, and for other purposes.

S. 2507

At the request of Mr. RUBIO, the name of the Senator from Arizona (Ms. MCSALLY) was added as a cosponsor of S. 2507, a bill to amend the Immigration and Nationality Act to authorize admission of Canadian retirees as long-term visitors for pleasure described in section 101(a)(15)(B) of such Act, and for other purposes.

S. 2521

At the request of Mr. KAINE, the name of the Senator from Pennsylvania (Mr. CASEY) was added as a cosponsor of S. 2521, a bill to award grants for the recruitment, retention, and advancement of direct care workers.

S. 2530

At the request of Mr. PERDUE, the names of the Senator from Montana (Mr. DAINES) and the Senator from New Hampshire (Ms. HASSAN) were added as cosponsors of S. 2530, a bill to require the Secretary of Homeland Security to establish a School Safety Clearinghouse, and for other purposes.

S. 2535

At the request of Ms. SINEMA, her name was added as a cosponsor of S. 2535, a bill to require the Secretary of Commerce to conduct an assessment and analysis relating to the decline in the business formation rate in the United States.

S. 2570

At the request of Ms. SINEMA, the names of the Senator from California (Mrs. FEINSTEIN) and the Senator from Minnesota (Ms. SMITH) were added as cosponsors of S. 2570, a bill to award a Congressional Gold Medal to Greg LeMond in recognition of his service to the United States as an athlete, activist, role model, and community leader.

S. 2579

At the request of Ms. HIRONO, the name of the Senator from Ohio (Mr. BROWN) was added as a cosponsor of S. 2579, a bill to direct the Director of the Office of Science and Technology Policy to carry out programs and activities to ensure that Federal science agencies and institutions of higher education receiving Federal research and development funding are fully engaging their entire talent pool, and for other purposes.

S. 2590

At the request of Mr. BRAUN, the name of the Senator from South Dakota (Mr. THUNE) was added as a cosponsor of S. 2590, a bill to protect the dignity of fetal remains, and for other purposes.

S.J. RES. 53

At the request of Mr. CARDIN, the names of the Senator from Pennsylvania (Mr. CASEY), the Senator from Michigan (Mr. PETERS), the Senator from Minnesota (Ms. KLOBUCHAR), the Senator from New Hampshire (Mrs. SHAHEEN) and the Senator from Washington (Ms. CANTWELL) were added as cosponsors of S.J. Res. 53, a joint resolution providing for congressional disapproval under chapter 8 of title 5, United States Code, of the rule submitted by the Environmental Protection Agency relating to “Repeal of the Clean Power Plan; Emission Guidelines for Greenhouse Gas Emissions From Existing Electric Utility Generating Units; Revisions to Emission Guidelines Implementing Regulations”.

S. RES. 150

At the request of Mr. MENENDEZ, the name of the Senator from Maryland (Mr. CARDIN) was added as a cosponsor of S. Res. 150, a resolution expressing the sense of the Senate that it is the policy of the United States to commemorate the Armenian Genocide through official recognition and remembrance.

S. RES. 318

At the request of Mr. RISCH, the names of the Senator from Oregon (Mr. WYDEN) and the Senator from Mississippi (Mr. WICKER) were added as cosponsors of S. Res. 318, a resolution to support the Global Fund to fight AIDS, Tuberculosis and Malaria, and the Sixth Replenishment.

#### STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS ON JUNE 13, 2019

By Ms. COLLINS (for herself and Mr. MANCHIN):

S. 1868. A bill to provide support to States to establish invisible high-risk pool or reinsurance programs; to the Committee on Finance.

Ms. COLLINS. Mr. President, rising health care costs are a major concern for millions of Americans—whether it's expensive health insurance premiums, high out-of-pocket expenses, or soaring prescription drug costs. In the individual market, where 11.5 million Americans who do not have employer-sponsored insurance have to go to buy their insurance—including the 78,000 individuals in Maine—premiums continue to rise exponentially.

With this in mind, I am introducing the Premium Reduction Act of 2019 with my good friend and colleague, Senator JOE MANCHIN. Leading health care experts at Oliver Wyman indicate that our legislation would lower average health insurance premiums for consumers in the individual market by as much as 30 percent. In addition, more than a million more individuals would have health insurance that they now lack.

Data from the Kaiser Family Foundation show premiums for the benchmark “silver” plans under the Afford-

able Care Act (ACA) are nearly 75 percent higher than they were when the ACA went “live” in 2014. While individuals who are eligible for the ACA's premium tax credits are shielded from these increases, the price of these silver plans is out of reach for many who are not eligible for these tax credits. Even “bronze plans”—the lowest cost individual market policies available through the ACA exchanges—have become unaffordable for those without subsidies. Bronze plan premiums have gone up so much that they now exceed those charged for silver plans in 2014, despite the fact that these bronze policies have far higher deductibles and out-of-pocket expenses.

Individuals who make 400 percent or less of the federal poverty level get a federal tax credit to help defray the monthly premium cost. But individuals who make just one dollar over that level get no help at all, and must pay the full premium on their own. These premiums are simply unaffordable for middle-income families.

The difference in premiums is shocking for many families. For example, in Aroostook County, Maine, a 60 year-old couple enrolled in a silver plan will pay about \$6,500 for coverage if they earn 400 percent or less of the federal poverty level: in other words, as long as they earn less than roughly \$66,000. But if they earn just a dollar more, they will lose their eligibility for a premium tax credit, and will have to pay the entire premium themselves—an incredible \$36,500!

One step Congress could take to help alleviate the rising cost of premiums in the individual health insurance markets is to provide States with additional flexibility and support to design State-based stabilization programs that would help offset the costs of covering consumers with high medical expenses. Once these costs are covered, the premiums needed to provide insurance to the rest of the population can be set at a much lower level. Thus far, seven states—Maine, Alaska, Maryland, Minnesota, New Jersey, Oregon, and Wisconsin—have established such programs. According to the health care experts at Avalere, the programs in these seven states have reduced premiums in the individual market by 20 percent compared to what they otherwise would have been, and saved the federal government nearly \$1 billion in funding in the first year, which was returned to the states in the form of “pass through” funding.

Under the Premium Reduction Act, \$5 billion would be available annually over three years to support states that operate stabilization programs under section 1332 of the Affordable Care Act. In addition, \$500 million is provided to assist states with planning the design of their own stabilization program, and there is a “federal fallback” for 2021 to give states time to apply for waivers under section 1332. It is important to note that our proposal does not change in any way the ACA's essential benefits

requirements or its protections for individuals with pre-existing conditions.

The bill provides three options for expedited review so that states could quickly stand-up their own programs using the existing waiver process under section 1332 of the Affordable Care Act:

First, a state can demonstrate that their program is an “invisible high-risk pool” in keeping with the design pioneered by Maine early in this decade and used as a template by Alaska more recently;

Second, a state can show that its program fits within the parameters of the ACA's transitional reinsurance program, which expired at the end of 2016; or

Third, a state can submit what can be described as a “copycat” application based on another state's program that has already received approval.

In lieu of these three expedited approval options, a state may seek approval of a program of their own design. Regardless of the option they select, all states operating qualifying stabilization programs would be eligible to receive an allocation from the funding provided by the bill. States may also add funds from other sources to the mix.

In addition, in 2021, states that do not wish to establish their own stabilization program may instead receive funding through the “federal fallback” that I described a few moments ago.

Finally, the bill would also extend the section 1332 “feedback effect” to states that receive funding through the federal fallback provision. This will ensure that the benefits of lower premiums are felt in all states as quickly as possible, giving states ample time to seek and obtain approval of their own programs under the waiver process.

In a recent letter to me endorsing our bill, the National Association of Insurance Commissioners stressed that “[a]ction must be taken to make coverage more affordable or we will see even higher uninsured rates, more people move to less regulated plans, and sicker individual market pools.” The NAIC's letter goes on to note the success of stabilization programs at the state level, stating that such programs are “a cost-effective way to significantly reduce individual market premiums” that can expand coverage and make it more affordable unsubsidized individuals and families. The NAIC closed its letter with a call to implement such programs nationwide.

Also, a consortium of health care providers, insurers, and stakeholders—joined by the U.S. Chamber of Commerce—circulated a letter recently to Senate and House leadership urging them to adopt a proposal like the one we are introducing as a “commonsense solution to significantly lower premiums.” In their letter, they stressed that premium reduction programs can “help cover the costs of people with significant health care needs and improve the affordability of health care coverage,” especially for those who are not eligible for subsidies.