Another must for us is paid sick leave. Senators MURRAY and GILLI-BRAND have important legislation on this issue and want to get this done.

And for small businesses, there must be liquidity. Many of these businesses are great businesses. They were doing fine until 2, 3 weeks ago, but no customers are coming in the door or calling on the phone. In addition to paying their workers through our employment insurance, we must see that these businesses have liquidity to pay their insurance bills, to pay their mortgages, to pay their problems, and deal with that so when, God willing-and I am confident it will happen—this crisis leaves us, they will be able to open their businesses stronger than ever before.

There are many other things we want to get done. Today, Senator WARREN, Senator MURRAY, Senator BROWN, and I are announcing a bill to cancel—cancel—student loan payments during the duration of the coronavirus and to provide a minimum of a \$10,000 payoff for all student loan borrowers. This is a problem that has been going on for too long. It is exacerbated by the crisis. We have to help the students and those with big loans on their backs. That legislation—something like it—should be in phase 3 of legislation.

There are many other things that must be done. As we Senate Democrats a couple of days ago announced a \$750 billion package—well, there are other things that are in there, and there may be other things that have to be added, but we have to look at this crisis in its totality and address it.

Some have proposed—I have heard this coming out of the administration and from some of my colleagues—an alternative to these policies: a one-time cash payment of \$1,000. That might help families cover rent, groceries for a month, but then what? If we are going to do this kind of payment plan—first, it cannot be a substitute for the things I have mentioned. It must be in addition. I think there is a general, unanimous view on our side that should be the case.

But second, if we are going to do it, it has to be bigger, more generous, and more frequent than some that I have heard proposed from the other side. We all know that workers and families need assistance, and they are going to get it. Democrats want to get that assistance as quickly to the American people as possible, and I believe our Republican colleagues do as well. But those who want to limit that assistance to a one-time payment of around \$1,000 given to everybody, for people who make \$1 million and people who make \$500 a week, that doesn't make sense

The pandemic requires bold, structural changes to our society's safety net to give people a lifeline for months, not just weeks. It requires the kinds of things I have mentioned. If we are going to go this route, it has to be bigger, more generous, more frequent.

I have taken time to lay out these ideas on the floor because—thus far, at least—Senate Democrats have not been included in discussions with Senate Republicans about phase 3. Leader McConnell is putting together his own plan. He is talking to his chairman and his Members, and then, he has said, he will present it to Senate Democrats or even House Democrats.

As I have said before, if we want to get this done quickly, the best way to do it is to have a four-corners negotiation: House and Senate, majority and minority. If we do it in each step, obviously—knowing how the Senate and the House work—it will take much longer. We have to move quickly.

Make no mistake about it, our entire caucus wants to work in a bipartisan way to get this done quickly. What we are prescribing are some of the things we think would do the most good.

In reference to that, we are living in a time of emergency. The typical legislative process takes too long and will not work. I believe all parties should be in the room from the get-go so that any final product can pass as swiftly as possible. We are all interested in coming together as quickly as we can. Time is of the essence. Let us come together, construct, and pass this bill as soon as we possibly can.

I yield the floor. The PRESIDING OFFICER. The assistant Democratic leader.

## CORONAVIRUS

Mr. DURBIN. Madam President, I come to the floor today to thank Speaker Pelosi, Leader Schumer, and all of my colleagues who help support the Families First Coronavirus Response Act. That measure was signed yesterday by President Trump. As I understand from Leader McConnell, work is underway on a third coronavirus package in the form of an economic stimulus to provide more support to families, businesses, and to the healthcare community, including our hospitals.

This morning, I spoke to the Governor of Illinois—we have been speaking on almost a daily basis, sometimes almost several times a day—and asked him about the State of the situation in our home State of Illinois. Unfortunately, we are still desperate for testing kits. Illinois has about 5.000 more kits that were provided yesterday by a private company at the urging of our Governor, but we have never seen the number of test kits that we believe are necessary to measure the current state of this coronavirus in our home State of Illinois. The official count-and I might add that word "official"—is that we have had 288 Illinoisans infected and 1 fatality. I believe that the number of infections in the official report grossly understates the exposure in my home State of Illinois. Once more tests are administered and we receive the results, I am afraid we are going to see a dramatic increase in that number of reported infections in the State.

One hundred and twenty-eight new cases were announced yesterday in our State. It is the largest single 1-day increase since we have been reporting. We have 2 additional counties that have now been touched out of the 102. We are now up to 17 counties with the infections. An additional 20 people at the DuPage County long-term care facility tested positive, bringing it to a total of 42—30 residents and 12 members of that staff—in that one facility.

Forty-one thousand unemployment insurance claims were filed in Illinois in the past 2 days. To put that in perspective, during the same 2 days last year, 4,445 were filed. That is roughly 10 times the number of unemployment claims that have been filed this year. As I mentioned, that is 10 times the level of the same 2-day period a year

The Department of Labor reported this morning that 281,000 people filed unemployment insurance claims nationwide last week, and that number is likely to grow. Oak Park—just to the west of Chicago—is the first town in Illinois to issue a shelter-in-place order for residents, which will last until April 3. Mayor Lightfoot for the city of Chicago announced the city would temporarily suspend debt collection practices and nonsafety-related citations, as well as penalties for late payment.

I might add that we learned last night that two Members of the House of Representatives have tested positive for the virus: Representatives MARIO DIAZ-BALART of Florida and BEN MCADAMS of Utah. Both developed symptoms last Saturday, just hours after voting on the coronavirus response bill with hundreds of other Members.

I have joined with Senator Rob Portman of Ohio in proposing that we take into consideration the fact that we have critically important work to do in the Senate, but gathering in groups, as we have done historically, poses a health risk not just to us as Members and our families but to the staff as well as their families, the staff in the Senate and their families. We ought to be more thoughtful in terms of our own families and the people who work in the U.S. Senate. Yes, do our job, but do it in a sensible and thoughtful way.

Senator PORTMAN and I are exploring possibilities for remote voting by Members of the Senate. Why is it required that we be physically present on the floor, closer to one another, than perhaps we should be at this moment during a public health crisis? Senator PORTMAN and I, on a bipartisan basis, are trying to find a way to achieve this goal and to still protect the integrity of the voting process in the U.S. Senate. Yes, it is new. Yes, it is different. Yes, it reflects the 21st century and reflects a challenge, the likes of which we have never seen. Tomorrow that challenge may be another public health crisis, some other national emergency, or maybe even a terrorist attack.

Shouldn't we be ready to make sure the Senate can still do its business if it is difficult, impossible, or not advised for Members of the Senate to come physically to the floor and announce their vote each time it is needed? We believe we should explore this on a bipartisan basis, and we are urging the leaders on both sides to look at it seriously at this moment.

I might add as well that Governor Pritzker spoke about the issues that they are facing and said to me, more than once, that we need Federal guidance as to what we should do in our State. I want to salute him and the other Governors who are doing the best they can in drawing their own public health conclusions based on the advice they have received.

I would think we need to be sensitive to the reality of the hospitals that are facing real challenges today that are likely to increase. What we have seen over the past few weeks from our healthcare workers on the frontline is nothing short of heroic. The nurses, the doctors, the technicians, the lab experts have done work above and beyond their call of duty that we hope for in these times of challenging crisis. I commend every hospital employee for their selflessness and quality work.

What I am hearing from Illinois health officials is that hospitals are being stretched to the absolute limit. One hospital executive in central Illinois told me that his cashflow runs out in a matter of weeks and his hospital may be forced to close. In downtown Chicago, our academic medical centers have activated emergency protocol and are burning through protective masks, respirators, and other equipment.

As of Tuesday, three-fourths of the 2,600 intensive care beds in Illinois were already occupied, and 40 percent of our 2,100 ventilators were being deployed.

For the next package that we are considering here—CV-3 or phase 3, however you characterize it—Congress must step in with direct, immediate assistance to recognize the extreme financial burden and equipment shortfalls of hospitals and healthcare workers. This has to be priority No. 1, period.

Prior to this coronavirus challenge. one in four rural hospitals across America were already facing closure. If a rural hospital closes in your home State-whether it is Nebraska or Kansas or Ohio or Illinois—jobs will leave, businesses close, and the community's healthcare needs are in peril. As part of the measure that we are presently considering—this phase 3 or CV-3 measure-Senator James Lankford of Oklahoma, a Republican, and I are calling for inclusion of our rural hospital relief act, which will provide immediate relief to the most financially vulnerable rural hospitals. These hospitals are the backbones of our health system in rural America

As we know, as well, many people soon may lose their jobs, if they

haven't already, because of this pandemic. In so many cases, losing your job means losing your health insurance. That is why I am working to ensure individuals who lose their job as a result of this coronavirus do not also lose their healthcare. Under current law, COBRA coverage allows individuals to remain on their employer-sponsored health insurance plan after they lose their jobs and otherwise become ineligible. There is a basic problem with COBRA. It costs too much and the employee—now severed from their work—has to pay 100 percent of the premiums with no employer contributions. Many people just can't afford it.

I think it is imperative that Congress step up and offer Federal funding to cover the costs of COBRA coverage for individuals who lose their jobs as a result of this pandemic. Loss of a job is bad enough. We can't also sit by while millions of people lose their health insurance.

Democrats are working on a robust funding package to help our U.S. military defend our country against this pandemic. It includes substantial increases in the capacity of military healthcare that will benefit the troops, their families, retirees, and members of the public. We need more resources to provide the National Guard with the means to tackle this crisis. As of Wednesday, nearly 2,000 Guardsmen are active in 54 States and territories. The number grows each day. The women and men of the National Guard are working hard, distributing meals, transporting medical professionals, assisting with planning, and much more. Our States are paying for this emergency mission work out of their own pockets. This is a national emergency. States need Federal assistance as the role of the Guard is likely to grow.

Some may be surprised there are just over 4,000 beds in the entire military medical system. Some projections say we will need triple that number, and I want to make sure that the funding is there if, God forbid, we need it.

We also need to take immediate action to address the threat COVID-19 poses to inmates and staff in our Federal prison system. Just yesterday, two Federal Bureau of Prison staff tested positive for COVID-19. It is only a matter of time until the virus begins to spread within these correction facilities, if it hasn't already. Despite this threat, the Trump administration has not requested any additional funding for the Bureau of Prisons to prepare for overtime costs. We need to make sure our Federal, State, and local prisons and jails have access to the supplies and personnel and resources they need. We need to do everything we can to safely release or transfer as many inmates as possible to home confinement, particularly those vulnerable and elderly.

Our economy is being ravaged by this public health epidemic. The Department of Labor reported this morning that more than 281,000 people applied

for jobless benefits last week, a 33-percent increase from the previous week. Similar grim news has come out of Illinois that has seen unemployment claims skyrocket, as I mentioned earlier. These figures show us how serious this is for working families, underscoring the importance to move quickly and boldly.

Congress must immediately take steps to ensure State unemployment trust fund accounts have more resources to get the benefits to those who need them. This morning, my Governor alerted me to the fact that there is a cashflow problem because of these claims being made on the unemployment benefits account. Nationwide, small businesses and retailers are closing their doors—some, we hope, only temporarily. Restaurants are moving to take-out only or closing up their shops altogether.

This morning, I had a webinar with Chicagoland Chamber of Commerce. We expected about 100 people to participate, and over 500 did. Small businesses across America are very conscious of the threats to their continuing business by this public health crisis. This is going to be a significant hit for a lot of small businesses. We have to be there to help them.

I support a proposal that also is being led by my Senate colleagues, Senators Brown Bennet, and Booker, to request that direct cash assistance beginning at \$2,000 be sent to American families in need. This will be a crucial lifeline, but it alone can't help these families navigate the crisis.

I support what Senator SCHUMER said earlier about strengthening unemployment insurance for these same families. A second wave of assistance is likely to go out. I support that as well.

I don't believe this is a short-lived crisis. We have to see it through and stand by the workers and their families all the way.

In past times of economic crisis, we have seen an increase in chapter 11 bankruptcy filings by businesses. Too often, these businesses have been able to manipulate the bankruptcy process to favor creditors and management while leaving the workers high and dry. We cannot let this happen again. For more than 10 years, I have had a bill to reform chapter 11 to improve outcomes for workers and retirees, most importantly, by doubling to \$20,000 the value of worker wage claims that are entitled to priority payment in bankruptcy.

Let's get that reform done as part of the challenge of this crisis. Let's make helping workers the highest priority when it comes to business bankruptcy.

We also need to make clear that companies that take Federal bailout money can't turn around and use chapter 11 to try to get rid of their collective bargaining agreements with their workforce. My legislation would prevent this type of gaming. We need to get that done as well.

If Congress is going to consider changes to make the bankruptcy process simpler and less painful for businesses, we ought to do the same for workers and families. That includes Americans who are currently being crushed by student loan debt and face their own economic recession even before this one. If we are talking about relieving debts that businesses and individuals cannot pay, for goodness' sake, how can we ignore the crushing student loan debt across America, which compromises the futures of the thousands of Americans? We need to take steps to forgive student debt, like for students who were defrauded by forprofit colleges—a measure we continue to fight Secretary DeVos over—and we need to restore dischargeability in bankruptcy for student loans once and for all.

In short, bold policy ideas to help families during this time are not exclusive to either political party. I look forward, as we have in the first two measures, to a bipartisan effort and a timely effort to respond. America is counting on us. Now is the time for us to produce.

I vield the floor.

The PRESIDING OFFICER. The Senator from Ohio.

## REMOTE VOTING

Mr. PORTMAN. Madam President, I appreciate my colleague from South Dakota giving me a minute to respond to the comments of the Senator from Illinois about remote voting. I appreciate his joining me today on a bipartisan resolution to say that, during times of emergency and crisis, the U.S. Senate would be able to vote remotely in a secure manner. I think it is time for us to turn to this.

I actually supported such legislation back in the House when I was there almost two decades ago. At the time, we didn't have, frankly, the electronic communications we have today to be able to safely vote remotely; now we do. We have the ability to do it in a secure way, in an encrypted way—a way that would protect the fundamental right to vote. I think it is important that we move forward with this.

It is something that would be up to the majority leader and the minority leader to jointly agree upon. Once they agreed upon that, there would be 30 days. After 30 days, Congress would have the vote—the Senate would have the vote to continue it.

I think—not just because of COVID-19, where we have an obvious problem right now but the threat of terrorism, bioterrorism—these sorts of issues, unfortunately, are part of our 21st century life. We have to be aware of the fact that this is possible.

It is important to me and I think all my colleagues that article I be heard; that the legislative branch be heard; that we have the ability to convene for the continuity of government and not allow what we would normally do, which is perhaps to shift over to article II—to the executive branch—or not to be addressed at all.

I thank my colleague from South Dakota. I thank Senator DURBIN from Illinois for working with me on this project. My hope is we can see a change in our Senate rules coming out of this process so that we can have the ability to do our constitutional duties regardless of what is happening with regard to the National Capital or the crisis we are currently facing with COVID-19.

I yield back my time. The PRESIDING OFFICER. The majority whip.

## CORONAVIRUS

Mr. THUNE. Madam President, yesterday the Senate passed the Families First Coronavirus Response Act, which is bipartisan legislation that will provide critical relief to American workers, families, and small businesses.

Two weeks ago, the Senate passed the first phase of Congress's COVID-19 response, and that was \$8.3 billion in funding for coronavirus research, testing, and medical care. Yesterday's bill was the second phase of that response. The Families First Coronavirus Response Act will ensure that all Americans can access coronavirus testing at no cost.

The bill also ensures expanded telehealth access for Medicare recipients during this outbreak, which I strongly support. As a resident of a rural State, I have long been a supporter of telehealth for the expanded healthcare access it can deliver for rural communities. The value of telehealth isn't limited to rural States. During an outbreak like this, for example, telehealth services can help keep patients—particularly vulnerable, elderly patients out of doctors' offices and hospital waiting rooms. Patients can use a phone call or the internet to check in with their doctors for minor complaints or medication followups, instead of having to venture out and be exposed to possible coronavirus infection. I am very pleased that Medicare patients will have greater access to telehealth services during this out-

The largest part of the Families First Coronavirus Response Act focuses on providing economic support for families during this difficult time. The bill makes provisions for paid sick leave and paid family and medical leave for American workers, particularly for those who might not otherwise have access to these benefits. It also invests additional money in unemployment insurance where benefits are available for those who need them.

I am pleased we were able to pass this bipartisan bill that the House produced, but there is more work to be done. The House bill touches on only a small part of what is needed to help Americans weather the storm, which is why Senate Republicans are currently working to develop the third phase of Congress's response.

Our legislation will address three priorities: providing direct, immediate assistance to American workers and families; giving our economy, especially our small businesses, the necessary support to weather the storm; and, of course, most importantly, providing medical professionals with the resources they need to fight this virus.

I have been working closely with colleagues on the Senate Commerce and Finance Committees to develop the parts of the legislation that will address tax relief, particularly for small businesses, and support for industries that have been directly impacted by this pandemic, including the airline industry, which has taken a devastating hit from this outbreak.

The Senate will be here as long as it takes to get this additional legislation to the President's desk.

These are difficult days. This is new territory for most of us, and there is a lot of uncertainty in the air. Americans are worried about their own health and that of their loved ones. They are worried about what this outbreak will mean for their jobs and their financial health. It is a difficult time for our country. We are going to get through this.

America has faced big challenges before, and we have come through them even stronger. This time will be no different. I see the strength of America everywhere I look—in the dedicated doctors and nurses putting their lives on the line to care for the sick and our first responders who are always at the forefront of the response to any crisis and the truckdrivers and grocery store employees and delivery workers who keep on doing their jobs in the face of the outbreak, ensuring all of us have the essentials we need. It is also in the thousands of ordinary Americans who are stepping up to help their neighbors—running to the grocery stores for elderly or sick individuals, providing childcare for those who can't telework. and looking out for those who are struggling financially. This is what will get us through.

I and my colleagues in Congress will continue to do our part to ensure that our country has everything it needs to weather this crisis and to defeat this disease.

I yield the floor.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

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

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

## CORONAVIRUS

Mr. CORNYN. Madam President, over the last few weeks, given the nature of this unprecedented virus, Members of Congress have been able to come together during divided times to support our country's response.