

Last year, I introduced the Internet Exchange Act, which enables these communities to support the high-speed internet connections that the telehealth software requires. Now, we all know that you cannot have access to 21st century healthcare or emergency response without having access to high-speed internet. These concepts go hand in hand. At a time when we are facing a global pandemic and the impact that this has on our country and our citizens, we know everyone needs that access and should be able to go in and access this care.

Last year, as part of a rural health agenda that my team and I developed in working with our State and local electeds, I introduced the Telehealth Across State Lines Act so that we could bring healthcare to the patient rather than always taking the patient to the healthcare. I am so appreciative that Administrator Verma, of CMS, is paying close attention to this and is working carefully to relax some of the rules.

Telehealth Across State Lines would lead to the creation of uniform national best practices for the provision of telemedicine across State lines. Second, it would set up a grant program to expand existing telehealth programs and incentivize the adoption of telehealth by Medicare and Medicaid—two things that are needed.

We have seen these gaps in access to care. This is one way we can make certain that everyone, during these times of a pandemic, has access to care. Anyone who has ever videoconferenced into a meeting—and I will tell you that my staff has been doing that with employers and with organizations and with citizens around our State—knows this is a game-changer during a time when people are not able to go in for meetings.

My support for telemedicine has been grounded in more than just convenience. The forethought behind this push for telemedicine was to ask: How do we make it more accessible? How do we make certain the care you are able to receive does not depend on the ZIP Code in which you live? Right now, as we are talking about testing and communicating with doctors and being curious as to if we have symptoms and how to treat symptoms, accessibility is so important.

What we have learned from the dangers posed by fears of the Wuhan, China, coronavirus and the spreading of this virus is that it has made us realize that, actually, telemedicine and access to telemedicine makes accessing healthcare safer in so many instances—for the elderly, for those who are homebound, for those with complex medical situations.

My colleagues will recall, during the first meeting that our conference had with the administration regarding the coronavirus response, I specifically asked officials with the Centers for Medicare and Medicaid Services to push for the temporary relief of section

No. 1135 regulations, which would prevent patients from taking advantage of telehealth services. Aren't we grateful that this has been lifted? I thank President Trump for green-lighting that. It is what you call a win for consumers who have a difficult time in getting to physicians' offices.

It is time for Medicaid and private health insurers to get on board and cover these telehealth services. For our private insurers, it will make it easier for those who are covered under their insurance plans to get to the care they need in a timely manner. For our State Medicaid officials, this will involve rethinking some of their licensures and other procedures. For insurance companies, it will involve making complex but responsible business decisions.

Let's remember we are all in this fight together against the coronavirus. We are in this fight together. It is up to us to find solutions as to how Americans are going to be able to access the care they need when they need it. We need to address these things immediately because this is no longer our just talking about convenience or our being able to call in to a meeting. The coronavirus has evolved into a global threat. Technology that can spare people from the risk of exposure should not be seen as a luxury or only available to a few. We have the tools we need to suppress the transmission of COVID-19 in the United States, and we have a plan to secure our pharmaceutical and our healthcare supply chains.

It is time to get it done. We are the United States of America. We can come together and respond to this attack by this virus. We can defeat it, and we can make certain there is a way to provide access to healthcare for all Americans regardless of the ZIP Codes in which they live.

I yield the floor.

I suggest the absence of a quorum.

The PRESIDING OFFICER (Mr. BRAUN). The clerk will call the roll.

The senior assistant legislative clerk proceeded to call the roll.

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

The PRESIDING OFFICER (Mr. CRAMER). Without objection, it is so ordered.

PROVIDING EMERGENCY ASSISTANCE AND HEALTH CARE RESPONSE FOR INDIVIDUALS, FAMILIES, AND BUSINESSES AFFECTED BY THE 2020 CORONAVIRUS PANDEMIC

Mr. MCCONNELL. Mr. President, as our Nation confronts this health crisis and the economic crisis it is spawning, Senate Republicans have prepared a bold legislative proposal. I am officially introducing the Coronavirus Aid, Relief, and Economic Security Act. This legislation takes bold action on four major priorities that are extremely urgent and very necessary:

first, direct financial help for the American people; second, rapid relief for small businesses and their employees; third, significant steps to stabilize our economy and protect jobs; and fourth, more support for the brave healthcare professionals and the patients who are fighting the coronavirus on the frontlines.

Now, just yesterday, by an overwhelming vote, the Senate passed bipartisan legislation that originated with the Democratic House of Representatives. So I hope this bold, new proposal will find a similar degree of bipartisan respect and mutual urgency on the other side of the aisle and across the Capitol.

I look forward to working with our Democratic colleagues and the administration to complete this important work and to deliver for our country.

Here are the next steps. A group of my Republican colleagues is standing by to explain this legislation and talk with the group's counterparts: Chairman CRAPO and Senator TOOMEY from the Committee on Banking, Housing, and Urban Affairs; Chairman ALEXANDER from the Committee on Health, Education, Labor, and Pensions; Chairman GRASSLEY and Senator PORTMAN from the Committee on Finance; Chairman RUBIO from the Committee on Small Business and Entrepreneurship, as well as Senator COLLINS; Chairman WICKER from the Committee on Commerce, Science, and Transportation; and our majority whip, Senator THUNE. These will be our point people.

I invite all of their Democratic counterparts to join us at the table tomorrow. These are urgent discussions. They need to happen at a Member level, and they need to happen starting right now.

I might add that all Republican Senators, whether they are part of this group that I just mentioned or not, have been asked to stay in town. We are here. We are ready to act as soon as an agreement with our colleagues across the aisle can be reached. The administration has agreed to send the Secretary of the Treasury, the Director of the National Economic Council, and the White House Director of Legislative Affairs, and they will participate in these discussions, again, beginning tomorrow.

These bipartisan discussions must begin immediately and continue with urgency at the Member level until we have results. We know this legislation will not be the last word. Bipartisan, bicameral talks are already underway to act on the administration's request, in addition to this, for a supplemental appropriation, but we need to take bold and swift action as soon as possible.

We need to take further steps to continue addressing our Nation's healthcare needs, and we need to help protect American workers, families, and small businesses from this unique economic crisis that threatens to worsen with every single day. We need to have the American people's backs. This

legislation is a significant next step, and the Senate is not going anywhere until we take action. Our Republican colleagues are here. They are in town. They are ready to act. We look forward to meeting with our Democratic counterparts tomorrow.

The PRESIDING OFFICER. The Senator from Iowa.

Mr. GRASSLEY. Mr. President, all 100 Senators are hearing from our constituents about the urgency of our acting. If we aren't hearing about the urgency of our acting, we are hearing about the questions they have about the future economy, as they read about businesses being in trouble, restaurants shutting down, and schools closing. All of these decisions that have brought doubt to the minds of our constituents have been caused by governmental action as a result of the virus pandemic, the world health pandemic, that has been expressed.

We have to respond to that, and I think the leader has said how urgently he takes the response that our constituents expect from us and that we have a responsibility for taking action. This is an urgent time for us.

As Americans continue to do their part to curb the spread of coronavirus and the pandemic that it has been called, we are doing our part here in the Senate to support Americans, and that includes their families and their jobs.

Congress passed two bills quickly to step up the government's ability to combat the virus and to provide greater security for families whose incomes have been disrupted by containment efforts. Those two bills—one signed just last night by the President—were very bipartisan in these efforts. We need to continue that bipartisanship.

We are now working, as the leader just introduced, on a bold and comprehensive effort to provide additional relief to Americans and our economy in this challenging time, to respond to the anxiety that the American people have that I previously said was caused by government—and not just the Federal Government but State governments maybe in 50 different ways because of 50 different States and by many local governments in different ways, as they felt they needed to take action. I have already referred to shutting down restaurants, schools closing, et cetera. That speaks to how it affects the individuals we are trying to help.

I am chairman of the Finance Committee, as my colleagues know. I have been working with my colleagues around the clock to find opportunities in the Tax Code to reduce stress on American taxpayers and the businesses that create the jobs and the businesses that are probably closed now and their workers laid off.

Our small group of colleagues is working to help the American taxpayers and the businesses so that jobs continue. We first adopted a do-no-harm approach. We want to ensure that routine government processes don't

add to the strain that everybody has out there. We do this by issuing recovery assistance to American families in the form of checks that can go out the door in short order. These direct payments could be as much as \$1,200 for individuals, \$2,400 for couples, with additional assistance to families. Obviously, the purpose of this is to provide immediate relief to folks who are facing cash flow problems in their families as they stay home to stop the spread of this virus.

To avoid in-person meetings with tax preparers in the midst of the pandemic, we are extending the tax filing deadline from April 15 to July 15, and of course we all know that the administration has already deferred collection of taxes until July or later. So this will help families defer filing costs and avoid meetings that could put folks at risk at this time of—who knows how far the effect of this virus is going to be. The deadline for quarterly estimated tax payments will also be postponed for 180 days.

We encourage those able to lend a financial hand by providing additional deductions for charitable giving. This includes suspending the deduction limitation for cash donations by individuals and easing the limitation on donations of cash and food inventories by businesses. Additionally, for those who do not itemize, a new deduction will be available for everyone who gives, regardless of how you file your taxes.

American businesses, as we know, are the engine of our economy, and we stand ready to help them as well. American business men and women are our job providers, and we need to make sure that they can keep their doors open—or if those doors are closed today, to reopen them—and that the payrolls they have going out to those individual workers and families across the Nation can be maintained.

Our proposal includes items to improve cash flow and liquidity for businesses of all sizes. Businesses, including the self-employed, will be able to defer their quarterly tax estimates 180 days and their employer Social Security tax payments through 2020.

We are going to increase the limit on interest deductibility. We will speed up the recovery of the alternative minimum tax credits. We will relax limitations on how companies use losses from previous years to reduce their tax burdens.

These are just some of the many provisions in our proposal to unburden businesses, particularly those that have liquidity problems, so that they can keep employing those who are home with their families and helping to prevent the spread of the virus.

I hope nobody tries to tell me or the rest of us that we are bailing out business. We are in the job of preserving jobs. If those jobs have been lost in the last 10 days because of this slowdown of the economy—almost a shutdown of the economy—then we want those jobs to be brought back. Workers are unem-

ployed because of government's decisions—not the employer's decision, not the employee's lack of hard work, but because Federal, State, and local governments have stopped interaction among people so that we don't spread this virus, and it is because of what the World Health Organization has labeled a world health pandemic.

We don't see it as bad now as we do in Italy and other countries in Europe. We hope we don't see it as bad as they have, but we just don't know, and because we don't know, people have this anxiety. They don't know about the future, and we ought to give some help to the future.

I described to you some of the things the Finance Committee is working on.

I have also joined Senator ALEXANDER and others to assist healthcare workers and patients. This portion of the package includes several Finance Committee provisions to help everyone fight the pandemic. For example, we are adding additional flexibility to the health savings accounts, bolstering telehealth services, and boosting Medicare payments to healthcare providers.

We can contain this deadly virus without destroying livelihoods or the Nation's economy, but right now, our constituents have doubt about that, and this proposal the leader has put forth is to try to quiet some of that anxiety.

These recommendations take bold steps to curb the economic fallout as we work as a country to contain this pandemic. These proposals won't be the end of the congressional response to the coronavirus. I think we made clear that this is the third effort—two already signed by the President of the United States—and there will probably be more. When people want more than what is maybe here, there are going to be plenty of opportunities for more.

I wish I could say we know by a certain date that this anxiety is going to go away and we know this pandemic has slowed down enough that we can go back to work and start interacting with our friends and family to the same extent we always have and open up the restaurants.

I stand ready to continue identifying targeted relief as necessary to help bridge the gap beyond this bill, but we need to take this next step and do it quickly.

I want to thank Leader MCCONNELL for convening our task forces to quickly provide meaningful relief to families, individuals, and all sectors of the economy.

The people I have been working with that I thank are Senators JOHN THUNE, ROB PORTMAN, PAT TOOMEY, TIM SCOTT, TOM COTTON, and MITT ROMNEY for working with me on this package. Some of those Members are hard-working Members of the Finance Committee, and some aren't on the committee because we wanted as broad an opinion as we could get. I know our staffs work literally around the clock, so I want to recognize their efforts as well.

So many Americans are working day and night to provide essential services and efforts to combat this outbreak. We in Congress must be prepared to do the same, and that is why you heard the leader a little while ago saying that we are going to stay in until we get this job done. We ought to applaud that type of leadership.

It is a commitment to keep the Senate open until we have done our part, and I look forward to working with Democrats and the administration to get this job done without delay. So maybe, if we work hard Friday, Saturday, and Sunday, we can get a bill to the President next week. Nobody should be going home until we have delivered this needed relief.

We often spoke in World War II about the United States being the arsenal of democracy. I still remember—I was only 9 years old—December 7, 1941. And then I remember studying history and how we ramped up production for the war effort. Can we ramp up production of the respirators, protective gear, and testing kits we need? Can we do it on the same scale we did in World War II—a scale that can help us overcome this crisis?

I suppose you all remember the cry of “Remember Pearl Harbor” to help us pull the country together to win that war. Can we think of “Remember coronavirus” as an effort to pull this country together? Because in those times, I remember we all pulled together to—let’s say, just one example—we all prided ourselves in planning what we called victory gardens. We did it in unison, as we sought to defeat the Axis powers. Can we pull together in the same way to slow the spread of COVID-19 until our healthcare system catches up with something we never anticipated, never could plan for?

I think this is a test of America’s character, just like it was a test of our character in World War II to pull together.

I yield the floor.

The PRESIDING OFFICER. The Democratic leader.

Mr. SCHUMER. Thank you, Mr. President. I am glad now that the Republican leader and his caucus now have a plan, and we look forward to working with them to come up with a bipartisan product as soon as we can, as this crisis grows worse every day.

We believe we need a bold plan, a strong plan. Our plan must put workers—the millions of workers who are adversely affected by this crisis—first. It includes service and industry workers, gig workers, freelancers, bartenders, retail workers, airline attendants, and so many others.

Our plan is entitled “Workers First”—first and foremost. We owe so much gratitude to the hard-working people of America, and many of them are in trouble now through no fault of their own. This virus has affected some of them, has required others to be quarantined, and has caused businesses to lay off millions. We must protect them, first and foremost.

So our plan has five basic pillars. Pillar 1 is to bolster the healthcare system dramatically. If we don’t beat the fight against this virus, if we don’t do it as quickly as possible, the economy will get worse and worse, no matter what we do. So we must work extremely quickly and massively to bolster our healthcare system. We need a Marshall Plan for our healthcare system, and that is what we propose.

We need direct aid to hospitals. The larger hospitals in many cities already have patients—many patients—in their beds. The smaller and rural hospitals could well be in danger of closing because of this crisis. We must bolster the hospitals. They need equipment. They need ventilators. They need more ICU beds. They need masks. A simple thing like a nose swab—a hospital told me that they can’t do testing because they don’t have the nasal swabs. And we need the President to marshal the Defense Production Act to get all of these materials produced on a wartime footing—quickly, dramatically, and in large numbers.

The first plank of our plan dramatically bolsters our healthcare system, which is being overwhelmed through no fault of the hard-working people there in this crisis, and it entails so much. Healthcare workers have to be able to get to the hospitals, to the nursing homes, to the other areas. In many places, they can’t if there isn’t the kind of public transit available or it is not working.

The second part of our plan deals directly with those who have lost income through no fault of their own. It is a dramatic bolstering of unemployment insurance. We call it “unemployment insurance on steroids,” or you might even call it “employment insurance.”

If a worker loses his or her job through no fault of their own right now, unemployment insurance doesn’t cover a whole lot of people. When it does, it doesn’t pay them much in terms of salary, in terms of the percentage of income, and it is often hard to get and takes a long time. Our “unemployment on steroids”—our employment insurance—provides a full amount of the wages that workers are not being paid, not 20 percent or 50 percent. People desperately need it. They desperately need it.

It is quick and easy to apply for, without all of these hurdles that are now put in the way, and it applies to many more workers than in the past. We have talked to business owners—large, medium, and small. For many of them this is the No. 1 thing they need. While they can’t keep their workers on the payroll because no money is coming in, these workers will still be there. They will be furloughed. They will be getting a full salary, and when the businesses come back, they will be back.

The third part of our plan is for paid leave. We must have paid family leave. We must have paid sick leave. COVID 2 did some of that, but too many people

are not covered and too many people are not covered in a strong, longer term way. Senators MURRAY and GILLIBRAND, working with the House, have put together a very strong package. We must have it in this proposal.

Fourth, I believe—no one has seen the proposal. I haven’t seen it, and I don’t think anyone has seen the proposal that the leader put on. It had virtually no input from Democrats, but we will look at it and read it tonight. From what I am told, it provides a bailout for a number of industries. Again, we have to put the workers first. We don’t want these industries to go under, but we certainly don’t want the dollars that are put there to go to corporate executives or shareholders. Again, they must go to the workers first. If they are getting a bailout, they should not cut the numbers of workers, the salaries of workers, the benefits of workers, or the pensions of workers.

None of this money should be used for corporate buybacks. I am outraged that the airline industry in the last 5 years spent about \$40 billion on buybacks. They are now saying they don’t have enough money. Had they not sent the money to the shareholders and had it there or used it to bolster their workforces, that might not have happened. Nor should the money go to corporate salaries or corporate gain.

Part four of our plan says no bailout that goes to the people at the top. The money should go to the workers. After all, that is who we want to protect. Every one of us knows the workers in these industries. They are hard-working, decent, honorable people.

Fifth is help for small business. Small business has suffered—the little restaurant, maybe it is the small manufacturing business, or maybe it is a little service business. They need help. Their employees, should they have to furlough them, will be taken care of by our employment insurance, but they still have other costs. We have called for forbearance in mortgages. That is a big cost that they will continue to maintain if they rent space. But they will need help with other costs, and we provide them money for those costs, with the view that the money—those loans—could be forgiven if they rehire all of their workers once they are back on their feet.

So there are five points, and I know that the Speaker of the House agrees with these points, the House Democrats agree with these points, and, unfortunately, the leader didn’t want them included in negotiations, which could only prolong the length of time before we act. But so be it.

No. 1, a Marshall Plan for our healthcare system and our hospitals. No. 2, employment insurance—you lose your job, you get your pay. No. 3, paid leave—paid family leave, paid sick leave. No. 4, any bailouts must be workers first. And, No. 5, help for small businesses.

We need to act quickly. We need to act in a bipartisan way. I hope the discussions between the various members

of the committees will proceed quickly and in a spirit of compromise, and I hope we can come to quick agreement with the House, whose majority's views are much closer to ours than this document, which I haven't read, but I have heard things about. I haven't seen it.

This is a crisis like none we have seen. We don't know how long it will last. We don't know how many people will be affected. We do know it is getting worse every day, and we know also that, while Americans usually come together after a crisis—we all certainly do, as we did after 9/11—we now must be isolated. But we will prevail. We will prevail. We will work together. Hopefully, each side will give. We will come up with a good plan. We will send it to the President, and we will help to begin the long path to eradicate this awful virus that has so afflicted so many millions of Americans, one way or another.

I yield the floor.

The PRESIDING OFFICER. The Senator from Mississippi.

Mr. WICKER. Mr. President, I agree with so much of what the distinguished Democratic leader has just said. I was coming from one building to the other when the distinguished Senator from Iowa was speaking, but I know he was making the point that I would make at this time, too.

If the distinguished Democratic leader wants to call this a Marshall Plan for the coronavirus crisis, I will subscribe to it. I think it is that serious.

I agree with what the Democratic leader said about this economic crisis. It is something like we have never seen before, and it calls for dramatic action. I think that is what the majority leader, Senator MCCONNELL, has proposed.

I agree with this from my friend from New York—that when we try to rescue the large corporations, we need to put workers first and not be concerned about the CEOs and the executives. We need to take care of small business.

So let's do a Marshall Plan, and let's do it on a bipartisan basis, as Americans, because this economic crisis knows no party.

You know, in some instances, when there is a crisis we are told to carry on, and, in this case, that really isn't what the healthcare professionals have told Americans to do. Americans have been told and people around the world have been told: Stay at home; don't congregate.

That is the way our economy operates.

So Americans are doing what they have been asked to do. We are not flying. We are not staying in hotels. Occupancy is down to single digits. Restaurants are closed. Stores are closed. Americans are keeping their children home from school. Schools are not opening in most areas. Again, the American people are acting responsibly, according to what they have been told to do by health professionals. The public is taking guidance, and this is having an enormous toll on our economy.

We hope the virus will end soon, but we need a rescue package. I am happy to join the distinguished Democratic leader in calling it a Marshall Plan, he would like to.

The American people bear no responsibility for this act of nature—this act of God—that has overtaken much of the globe.

So I have come here today just to say that I have been honored to participate in the drafting of what Senator MCCONNELL, the distinguished majority leader, has rolled out today—the Coronavirus Economic Stabilization Act.

I was part of a task force that the distinguished majority leader asked us to work on. That task force dealt with the airline industry. It consisted of Chairman SHELBY and Majority Whip THUNE. We were happy to develop a plan that involves \$208 billion, giving the Secretary of the Treasury the ability to provide loans and loan guarantees to eligible businesses that are enduring financial hardship, including the domestic airlines, including the domestic cargo carriers, if they can make the case that there is a hardship there.

During this time of unprecedented economic uncertainty, it is critical that the airlines and other impacted industries have the resources they need to continue operations vital to the transportation of passengers and supplies, including food and medical equipment. The plan that I participated in drafting, which the distinguished majority leader put forward today, would prohibit the Federal funds from being used to increase compensation or provide golden parachutes or that sort of thing for the leaders of these distressed companies.

So, again, I subscribe to what Senator SCHUMER said: Protect the workers. This is no bailout. These are loans that we expect to be paid back when times are flush again.

This legislation would take an important step in putting our economy back on track for the American people. A great deal of work has gone into the draft, and much work is going to be required in the future—tonight, tomorrow, tomorrow night, Saturday, and Sunday. We are in the midst of severe economic crisis, and I am determined to work, on a bipartisan basis, with people like my friend who just spoke, and with Senator CANTWELL of Washington, my distinguished ranking member. We have penciled in 10 a.m. tomorrow morning. I have already been on the phone with her, and we are going to be dealing with the legislation under the jurisdiction of our committee, the Commerce Committee, and I think we are going to be able to work as we have on so many other issues—as Americans, not as Republicans and Democrats—as teammates rising to the occasion and answering this crisis as Americans have done so many times in the past.

So I simply rise today to say: This is a time for us to come together as patri-

ots, as Americans, and take on the task that is before us. I look forward to a hard weekend of work and a product that all Americans can be proud of.

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

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

Mr. RUBIO. Mr. President, we, in this profession, have a tendency to hyperbole, meaning a tendency to stand sometimes and talk about how dramatic a decision we are about to make is or how important something is to the country because that is what we do, and it is sort of one of the tools of this trade.

I think this is not a time in which it is possible to exaggerate the impact of what we are confronting. I start by saying I think it is a moment that should instill in all of us extraordinary humility and a reminder that we are still mortal beings who cannot and do not control all that happens in our lives or in the world.

We are facing a threat that emerges not from a human decision or behavior but a threat that emerges from the scientific world, the biological world, and one that I think we are blessed to live in a modern time, in which technology allows us to solve problems faster, but oftentimes our advances cannot prevent these things.

I think of the time when there will be plenty to look back at—the decisions that were made by governments, by foreign governments, and by officials. Like all things, there will come a moment of accounting when we can decide what was done wrong and what was done right so we can learn from what was done wrong and replicate what was done right. We can learn from the past, but we cannot change it.

The one thing we can influence is the future. You can't entirely control it, but we can influence it. We can influence what we do from this moment forward. And when it comes to this pandemic, we can influence not that it is here but how long it lasts and how impactful it will be.

One of the real-world impacts of the crisis that now confronts us is the impact it is having on jobs. We use that term loosely in politics all the time: "Jobs." We want to create jobs. We value jobs. It is about having more jobs. I think sometimes we overlook the strong, emotional, and psychological impact of jobs, of the fact that someone wakes up in the morning and has somewhere to go, where they are productive, and they are rewarded fairly for their productivity. It gives purpose to your days. It gives meaning. It gives value. It is why the absence of jobs is so toxic and damaging not just to the spirit but ultimately to the community and then to the country. It is a

situation we have learned in ordinary times, and these are not ordinary times.

We are watching a pace of job loss at this very moment that is unprecedented, even in some of the deepest economic downturns that modern man has ever confronted. There is not a single person who serves in the Senate, works in this building, or, I would argue, in our entire society who does not know someone who in the last 4 or 5 days has been told that they no longer have a job. Think about that for a moment. People who 10 days ago had a job in an economy that by all traditional standards was doing very well and now have been told that they do not have a job. The people they used to work for may no longer exist, and there is no certainty about outcomes even when this ends. It is impossible to exaggerate that.

What we are learning through this crisis is what we all have said we know but are now realizing how much it is true, and that is, how many of the jobs in this country are the result of a small business and not of the companies whose stories are featured in a magazine or a newspaper article. It is the ones we drive by every single day—the laundromat, the dry cleaners, the coin cleaners, the bakeries, the coffee shops, and everything in between—hundreds of thousands of jobs in every community that depend on their very existence, and they are disappearing right before our eyes. It is not because they did anything wrong but because government has had to tell them, for the reasons of public health that I agree with, not only that we cannot go there but that their workers can't go there, and in many jurisdictions, they cannot even show up. So the urgency to address this, I believe, needs no convincing.

We have, as a starting point, developed a plan that I think will help, that will do what we can, and I want to briefly describe it. The plan is basically this: We need to get money into the hands of small business across this country as quickly as possible so they can keep the workers they have on payroll for as long as possible. We aim for at least 4, 5, or 6 weeks. This is important because if you have already been told you can't leave your home, and you have already been told you can't go anywhere, and then to also be told: And by the way, you have no job, and there is no guarantee that there is a job for you to go back to when this all ends, the trauma is extraordinary. That is what millions of people are facing by the second.

These are not job losses that are happening by the week or by the month; they are by the second. Right now, somewhere in America, someone is being told: We are closing, and you have no job. And tomorrow will be the last time you will get a paycheck for the foreseeable future.

So our plan, ideally, would involve the following: Small businesses will be

able to go to a bank in their community. Ideally, in a perfect world, it would be the bank they normally use, the bank they bank with. Then they will very quickly—and I am not talking about in a matter of weeks; I am talking about in a matter of hours and days—receive an infusion of cash, equivalent to about roughly four times their monthly expenses on payroll and on rent and things of that nature. And then a year from now, those businesses, if they can show that they used that money to keep everyone on staff and hired that was working for them before this all started and paid them what they were paying them, that money will be forgiven. It will not be a loan.

The important point to make about this is—I am not talking about an SBA loan. I am not talking about going to a government building somewhere or a tent in a disaster zone and filling out a bunch of paperwork. I am talking about going to a financial institution, preferably the one that you normally use, filling out a few quick documents to prove that you are a business, and receiving a cash infusion directly into your account that you can use to meet payroll for the next 3, 4, 5, or 6 weeks, and we have a plan that does it.

Now, on this matter, we are blessed to have partners in this endeavor like Senator CARDIN and others on the Small Business Committee who are not only some of the hardest working and easiest people to work with on these matters, but whom we have been working with on these matters, along with our House counterparts, for a couple of weeks. Except for a couple of weeks ago, we could never have envisioned how widespread and how serious this dilemma would become.

We don't have an agreement at this very moment, but I do believe that on the general concepts—I speak for no one but myself, but it is my impression that on the general outlines of what we are trying to achieve, there is substantial agreement.

So we have some work to do. I will be in the Senate and here in Washington, DC, around the clock until we get this done because, as I said at the outset, millions upon millions of families and their immediate and long-term futures are being determined by what we do or fail to do. Rarely, if ever, do we truly confront issues in the Senate of that importance.

I will close with this: It is hard to remove politics from politics. It is hard to ask politicians not to be political. It is tempting to use even situations such as these for the snide remark and the potshot, and I imagine you can never fully remove it. I would only say this: If we don't address these issues that are before us and do so rapidly, those potshots will appear trivial in comparison. If we don't address the challenges that are before this country now, no one can tell you what the future looks like because no one alive today has ever been there, ever.

Anyone who believes that what I am saying is an exaggeration, what was

life like in America a week ago today? What does it look like now? If this pace continues, what will it look like 5 days from now or 10 days from now? We don't know, but it will be traumatic and potentially catastrophic, so we must act. We will have plenty of other issues and plenty of days and weeks and months ahead to bicker about the political issue of the day and to take shots at our opponents.

Now is no time for games. We are facing the abyss. We are facing circumstances for which there is no playbook, for which there is no precedent, and for which there is no way to predict what happens to a society when you tell millions of people they can't work, they cannot leave their homes, and we cannot tell you how you will make a living now or for the immediate future.

This is no time for games. This is a time for those of us who are here to be here and to work through this as quickly as possible, or we will all pay the price, and we will all face those consequences. They are so grave, so unspeakable, and so unimaginable that I cannot believe that we will not be able to do so and act quickly, swiftly, and effectively. I look forward to making strong progress.

Our people need some hope. Our people need to believe that their institutions in a moment of crisis can still work. We have a chance to do our part to instill at least that little bit of confidence at a time of extraordinary uncertainty.

I yield the floor.

The PRESIDING OFFICER. The majority leader.

Mr. MCCONNELL. Mr. President, before he leaves the floor, I want to particularly thank the senior Senator from Florida for the extraordinary contribution he is making as we move toward completion of this rescue package.

MESSAGE FROM THE HOUSE

At 12:02 p.m., a message from the House of Representatives, delivered by Mrs. Cole, one of its reading clerks, announced that the House has passed the following bill, without amendment:

S. 3503. An act to authorize the Secretary of Veterans Affairs to treat certain programs of education converted to distance learning by reason of emergencies and health-related situations in the same manner as programs of education pursued at educational institutions, and for other purposes.

EXECUTIVE AND OTHER COMMUNICATIONS

The following communication was laid before the Senate, together with accompanying papers, reports, and documents, and was referred as indicated:

EC-4346. A communication from the President of the United States transmitting, pursuant to law, a report relative to the designation as emergency requirements all funding so designated by the Congress in the