

## MORNING BUSINESS

The ACTING PRESIDENT pro tempore. Under the previous order, the Senate will be in a period of morning business, with Senators permitted to speak therein for up to 10 minutes each.

The Senator from Wyoming.

## SENATE LEGISLATIVE AGENDA

Mr. ENZI. Mr. President, I want to associate myself with the remarks of the leader. I want to thank him for all of his efforts to pull these task forces together who are now working across the aisle to come up with this package that we should be able to start working on today or tomorrow.

I appreciate his comments that we are going to work through the weekend. This is unusual for the Senate and for the House, but the Senate is here, the Senate is working, and we are trying to come up with solutions that will keep America moving.

I particularly want to talk about one piece of the package because I have been getting calls from small businesses—small businesses that are saying: We have been shut down; we have been told that we can't do anything with our business right now.

Now, it is not all businesses. I do know that grocery stores are doing very well, probably having their best year ever. That will tail off a little later in the year, when people are oversupplied, but right now grocery stores are probably doing well.

Every other part of the economy is doing poorly, whether it is restaurants or shoe stores. I think I saw where they even got permission now to deliver liquor. Before, you had to buy it in the store. You couldn't get it delivered to your house. But, it is a concession, because of the difficulty that we are having, to keep from shutting down every business. That concession has been made in some places now.

But my point is that small business employs most of the people in this country, and small business is the one that is having difficulty right now. Big businesses always have a little bit of leeway, a little bit more of a forward plan, and because of their size, they have more flexibility. A small business does not have that.

What has been brought to my attention this last week are people who have payroll coming up. They have said: Now, we have been kind of shut down—shut down by the government, they like to say, but it is shut down by the virus, actually. The virus is what is creating this panic, and in order to keep people well, we have suggested all these different things that people ought to be doing, and I hope they are following that.

But, for small business, this is disastrous. If they are not selling anything, they have no cash to pay their employees. If they are not selling anything, they don't need the employees. If they

don't need the employees and they fire the employees, then, they go onto unemployment. And the unemployment lines are long.

That is not where we want people. We want people—particularly the ones who are trained for a particular job—to be available for that job the minute that job is available again.

One of these packages takes care of that situation. One package will provide for loans to small businesses, provided they keep their people on.

Now, remember, these people aren't producing anything. So there is no revenue coming in to pay that loan off. So it also provides that, provided they keep their employees and when the thing is over they still have their employees, the payroll part of that and any immediate need—there are other things that they absolutely have to pay. They have to pay their rent, or somebody else has a financial problem. They have to pay for the electricity and the heat and all of the regular things that a business has to pay for, besides employees. But, provided they have kept those employees on, those direct costs will be forgiven. So that is encouragement for every small business out there to relax a little bit.

I always say that the definition of a small business is when the owner wakes up in the middle of the night and says: Tomorrow is payroll. How am I going to make payroll?

Believe you me. That happens to those small business men out there. If you have a bad week, who doesn't get paid? The owner doesn't get paid. He has to pay those people, and he does pay those people because he wants those people around.

That is the crisis we are facing: How do we keep those people around so that, when the business comes back, they are available and the business can go forward as it did in the past?

This package will do that. I only wish that there was some way we could do it faster than Monday. And don't hold your breath. We are talking about Congress. That doesn't mean things will get done by Monday. They ought to be done today, but Monday looks like the earliest possible time that they can get done.

So the message that I am giving is this: Small business men, hang on. Hang on a little bit longer. If this passes, you will be able to keep your employees.

Their employees will be paid. That is important. That is the way to get money out into the economy: Pay employees, and let them keep their health insurance that way. If they go onto unemployment, they lose their health insurance. We don't want that to happen either.

So this is the solution that needs to happen right away for the employees, as well as the employers. I had a call from one this week who said: I have to declare bankruptcy. If you do something, will I not be eligible because I declared bankruptcy? It is a reorga-

nization bankruptcy, but I need to reorganize so I can find the cash to pay my employees.

So I am pretty sure that the bill has a stipulation in it that, if you declare bankruptcy after March 1, you will be eligible for this plan and be able to keep your business going—not in a comfortable situation, because none of us knows when this is all going to be over. None of us knows what the residual effects are going to be on the business world.

But we do need to have a vibrant business world out there providing for the needs of people. We have really become reliant on others. Hardly any of us produce our own food anymore. Hardly any of us produce anything that we use anymore.

We could and we can—and people probably are—just get by, but that is not what we are used to. That is not what we expect. That is not how we live. That is not how we enjoy life. We enjoy it by being able to have a job and buy the things that we need to have and do the recreation that we want to do.

So I am hoping that this package can go through in an expedited way, and I am particularly hopeful that the small business part, which is where most of the people in the United States work, can go through so that they can be paid, so that they can keep their insurance, and so that they are ready to do what they have been trained to do and want to do and like to do when the time comes that this virus has passed and people can be out there doing all of the things that they like to do again.

So I encourage the small business men to hold on. Help is coming. That is pretty tough to hear from Congress, I am sure, but this is one where I think people are realizing the severity and the importance of speed and how many people there are. Well, I don't think we have quite grasped how many people yet are involved in this and could be saved by this, but we will.

I ask that the businesses hang on while we do our job, and I thank the Senate for staying through the weekend to work this problem so that we can do it in a timely manner—hopefully, by Monday.

Hang on out there, America. Help is on the way.

I yield the floor.

I suggest the absence of a quorum.

The ACTING PRESIDENT pro tempore. The clerk will call the roll.

The senior assistant legislative clerk proceeded to call the roll.

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

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

## CORONAVIRUS

Mr. DURBIN. Mr. President, yesterday I came to the floor with some optimism about what we could be including

in the legislation currently being considered in the Senate to respond to the coronavirus public health emergency. I laid out priorities ranging from shoring up the hospital systems to measures to provide direct assistance to students, workers, businesses, and families through this economic crisis.

Since that time, Leader MCCONNELL has released the Republican draft of his offering for this third package. It is a 250-page bill that some estimate will cost \$1 trillion. That is a daunting pricetag, except when you put it in context of the American economy and what it takes to keep us on track or put us back on track.

Our top priority must be immediate, direct relief to the healthcare sector—our heroic doctors, nurses, first responders, lab techs, and the hospitals and health clinics they support.

Yesterday I spent an hour on the telephone with the Governor of Illinois, J.B. Pritzker, talking about the reality on the ground in my home State and the choices he faced. It is a tough job being Governor—never tougher than when you have to make a decision about the lifestyle of families and individuals, about the businesses and their future, and, literally, a life-and-death choice in terms of policy. No one willingly accepts that, but when you run for high office, there is always that possibility.

He is concerned—and I share his concern—about the capacity of our hospitals and clinics in Illinois to deal with the infections that are becoming more and more common in our State. The numbers of infections are growing as the number of tests are increasing, which is an indication that there are many undiagnosed people in our midst, and that number is likely to continue to increase.

Those who administer the hospitals of Illinois have given us some yardsticks to measure the future. They suggest to us that if 20 percent of the population of my State should become infected for a 12-month period of time, they will need 88 percent of our hospital resources to respond. If that same 20 percent becomes infected over a 6-month period of time, it will be double that capacity; in other words, 176 percent of our current hospital capacity. It would push our system beyond the breaking point. If the infection rate, though, is double that—40 percent for any period of time—our hospitals, as good as they are, as big as they are, as prepared as they are, can't handle it.

If that is the situation in our State, it is the situation in many other States. At that point, we will be dealing with serious overcrowding and triage decisions being made under heartbreaking circumstances.

That is why many of us on this side of the aisle feel that this third package offered by the other side really needs to be changed and improved so that we do have what Senator SCHUMER is calling a Marshall Plan for the hospital work healthcare of America. We des-

perately need it, and we need it now. Waiting to come and face us at a later date makes it that much more difficult.

Our health system is currently stretched to its absolute limit: surge staffing, emergency protocols, shortfalls of masks and protective equipment, and cashflow running out in just weeks. The plan that we have before us—the draft plan from the other side—does not address these needs. It has no new appropriations, no real funding or authorization for staffing or equipment and only meager changes when it comes to programs like Medicare.

What this pandemic demands is that Marshall Plan for healthcare, an immediate funding boost to our healthcare systems, clinics, and health departments, mass production of masks, respirators, gloves, and ventilators.

Two days ago, the President acknowledged that he has the authority, under what I believe is called the Defense Recovery Act, to say to manufacturers: change whatever you are making and make more respirators and change whatever you are making in terms of masks and make more medical-grade masks to meet the needs across this country. I hope the President will use that authority. That is why it was created in the law.

We also need to support our workforce. We need to increase Medicaid funding, and we need to put an end to Medicare sequestration and DSH cuts.

I am also calling for the inclusion in this package of a bill known as the Rural Hospital Relief Act. I am cosponsoring that bill with Senator JAMES LANKFORD, a Republican, of Oklahoma. It would keep the most financially vulnerable hospitals afloat during this challenging time by providing them access to the stability of the Critical Access Hospital Program. Every State with smalltown hospitals and rural hospitals should pay close attention to this bill that we put in. It could be a great help to hospitals that are otherwise struggling. Anything less, I am afraid, we will be turning our backs on the selfless and heroic work of the frontline health workers. How can we say enough about these nurses and doctors and healthcare workers—these men and women—who literally risk their lives for every patient that comes through the door.

We need to maintain access to healthcare for people who lose their jobs as a result of this pandemic too. We must offer Federal funding to cover the costs of COBRA coverage for people who lose their jobs but want to keep health insurance. Currently, if you lose your job and you have health insurance where you work, you can maintain your current health insurance, but you have to pay for the employer's share since you no longer work there. The premiums go through the roof in those circumstances, and many people can't afford these COBRA payments. Why don't we include in this third package coming before us a subsidy for those

families so they can keep their health insurance, even if they are not on the job? We certainly don't want them uninsured. It is not good for them. It is not good for our country. It is certainly not good for our health system. It is bad enough that millions of people may lose their jobs; we don't want to also have them lose their healthcare in the midst of a public health emergency. Let's step up and help them now.

I was not included during the drafting of the bill that was presented by Senator MCCONNELL, but I would like to give two pieces of feedback from two colleagues from his side of the aisle. The first said, referring to this package:

Relief to families in this emergency shouldn't be regressive. Lower income families shouldn't be penalized.

That was a quote from Senator HAWLEY of Missouri, a Republican Senator.

A second Republican Senator said, referring to this draft package:

[T]he current bill . . . shouldn't give lower earners smaller checks . . . that's directly contrary to my proposal . . . we need to fix this to ensure lower earners get equal payments.

That quote is from Senator ROMNEY of Utah.

I agree with both of them. We should make sure that if there is any financial relief coming to people across the country, those in lower income categories should get as much, or more, than anyone else.

I cannot agree more with their assessment. The direct cash benefit measure in this plan would give those the most in need of assistance in the lower income categories sometimes nothing at all.

Additionally, the bill contains a provision that would allow middle and higher income earners to receive more of a benefit than low to moderate earners. That is upside down.

Goldman Sachs released projections this week that unemployment claims may rise to 2.25 million this week. That would be the highest level on record. This proposal that we have been given by the other side falls far short of making sure we have enough resources to deal with this influx of unemployment claims.

The bill also lacks any moratorium on evictions and foreclosures, leaving those who are particularly vulnerable at risk of being cast out on the street during a public health crisis. Instead of expanding paid sick leave to more who need it, I am afraid the new bill tries to further limit that protection.

The McConnell bill provides no additional funds to the military. We have a supplemental appropriation which is supposed to be taken up. Why isn't it married into this bill? Why don't we do it all at once, get it done? We know we are going to need it, and there is no point in delaying it.

We need to help our military, and we need to provide resources to many of

our States that are high and dry because of the cost of dealing with this public health crisis and the additional claims on their unemployment benefits.

We need the National Guard and the Defense Department pushing assistance to every level of government during the pandemic. That means supplying masks and ventilators and beds to communities that need them.

I am also, with Senator DUCKWORTH—my colleague of Illinois—reaching out directly to the Department of Defense. I want to find out if we can start building field hospitals in the parking lots of major hospitals across our State. We have done it before when we had to—particularly when dealing with the Ebola crisis overseas—and we need to do that right here at home and take the expertise of the Army Corps of Engineers and other professionals at the Pentagon. They are ready to move at a moment's notice to build a field hospital, if needed, for our men and women in uniform. Let's take that same willingness and expertise and translate it into more bed capacity and room capacity at the hospitals most in need.

The protective equipment across this country still is not at the level it should be for the men and women in the military as well as those in civilian life.

The proposal before us ignores the desperation we are hearing from cities and town and States. Without tax revenues coming in, they are running out of cash to keep operating services and meeting payroll. We need a surge of Federal funding through current programs with flexibility for States and localities to allow them to keep paying their workers and ensuring things like transit, airports, schools, and housing.

The McConnell plan also does not provide much needed education assistance to deal with the increased expenses related to closing schools and moving to online learning. We have to make sure that this new technology keeps our kids learning, even though they may be home in the process. It provides nothing for these emergency needs. That bill, I hope, will be improved today as the Democrats get a chance to sit down with Republicans for the first time and talk about compromises.

The Republican majority leader himself said this is a public health crisis with an economic crisis strapped to its back. I couldn't agree more. Where are the test kits? Where is the protective equipment? Where is the assistance for working families? Let's get it done.

The Senator from Kentucky is giving us a deadline to do it by tomorrow. I think that is ambitious, but let's try to meet it and do it on a bipartisan basis.

I couldn't agree more that some affected industries—like the airlines and hospitality, along with small and midsized businesses—need to be assisted. We can also take care of American workers and families at the same time. I think it is incumbent on us to do both.

In short, the Senate needs to act now to fix the major flaws pointed out by both Republicans and Democrats in this third package. I stand ready to work on these fixes.

Just a few minutes ago, I left one of the working groups, and it was a very positive atmosphere and attitude in which the two sides were sitting down and trying to work out their differences.

For the dark time ahead, we need to continue reminding American people that we can rise to the challenge—both political parties—not to politically fight but to find political answers and compromises that solve these problems I have outlined here today.

The bottom line is, people are sitting at home. Some are even following C-SPAN in their absolute boredom, trying to figure out what to do with their lives, and they are listening to our speeches.

My report is this: We passed two major pieces of legislation involving billions of dollars. We have done it in record time. We have done it on a bipartisan basis. Both have been signed by the President. This third measure that may reach a trillion dollars in cost is a challenge, for sure, but one we can meet again on a bipartisan basis. We owe America, at this moment in our history, nothing less.

I yield the floor.

I suggest the absence of a quorum.

The ACTING PRESIDENT pro tempore. The clerk will call the roll.

The senior assistant legislative clerk proceeded to call the roll.

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

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

#### RECOGNITION OF THE MINORITY LEADER

The ACTING PRESIDENT pro tempore. The Democratic leader is recognized.

#### CORONAVIRUS

Mr. SCHUMER. Mr. President, the coronavirus continues to challenge our Nation in extraordinary ways that were unimaginable a few weeks ago. Our public health systems are coming under enormous strain. Our hospitals and other medical facilities lack the necessary supplies and resources. As measures to isolate the public broaden, workers are filing for unemployment at unprecedented rates. Small businesses are on the brink of collapse. American families are desperately in need of support until they can resume their normal lives.

I have heard from these people and the people who are isolated. I have heard from people who have sick loved ones in nursing homes and can't enter to see them. I have heard from small business people who struggled their

whole lives to build a small business, and it finally looks like it is beginning to succeed, and they may be wiped out.

The urgency of doing something now is so important. Both parties in Congress must work together as swiftly as possible to get something done that is as big and bold as possible. This is one of the worst crises America has faced. The American people need help fast.

Senator MCCONNELL has proposed what is now the third phase of legislation to confront the coronavirus. We are all eager to work in a bipartisan way to quickly get another bill to the President's desk. But at the moment, the McConnell bill is inadequate. Leader MCCONNELL's proposal does not do nearly enough to address the public health crisis in terms of hospitals, medical supplies, beds, doctors, nurses, and measures to ensure that Americans can access and afford coronavirus treatment.

The bottom line is very simple: If we don't deal with the health crisis, nothing we do will make the economy any better. So that is No. 1.

If we don't have help for our hospitals, many small ones are going to close. Rural ones will close. Big ones will have real trouble. We must do something. Yet there is nothing in Leader MCCONNELL's bill to help hospitals. Now we are told we may do it later in a supplemental. Later is no good. We need a Marshall Plan for hospitals right now.

Local governments that are also on the frontlines need to get dollars in their pockets. Many of them will go broke.

Leader MCCONNELL's proposal is also skewed in favor of corporations rather than the workers and families who urgently and much more acutely feel the pain of reduced hours and unemployment. Leader MCCONNELL's proposal includes a few ideas that shouldn't be included at all, such as tax cuts for multinational corporations and restrictions on paid sick leave that Congress just expanded.

This morning, Democratic ranking members of six committees met with the Republican chairs of corresponding committees to hear the rationale behind the McConnell bill and to begin a bipartisan dialogue. Democrats will soon respond with policies we believe must be included in the legislation and things that we don't think belong in this legislation.

Our goal is twofold: Address the public health crisis now, and put workers first as we do it.

Democrats want to do as much as possible to prepare our healthcare system for the growing storm it faces, and we want to help the working Americans who are most immediately affected by the economic slowdown and help them in real and significant ways. In that respect, Democrats have five important priorities that I will speak about now, among others. We have many other priorities as well. We are sending all of our priorities over to the Republicans soon enough.