or close their operations, and social distancing has become a public health priority.

Workers are wondering how long they will be getting a paycheck. Small businesses are worrying about whether they will be able to reopen their doors when all of this is over. Key industries have taken a massive economic hit. A major response is required.

The package we put together addresses a number of priorities: putting emergency cash into the hands of American families and American workers quickly, in a way that ensures those most in need get the maximum level of support; delivering relief to small businesses to help them keep their workers employed; injecting stability into the economy to help bridge this crisis and to limit layoffs; providing new resources for State unemployment programs to help workers displaced by this emergency; and most importantly-most importantly-continuing to deliver resources to the healthcare workers fighting to stop this pandemic.

This package is the product of bipartisan input, and I hope it will receive overwhelming bipartisan support in the Senate. Republicans and Democrats have already come together to deliver two coronavirus relief bills. It is time for us to come together again to deliver this legislation.

As the leader said yesterday, the American people need help, and they need it now. This bill will provide them with relief.

These are challenging times. There is a lot of stress and uncertainty, and Americans are understandably worried. We are going to get through this. There may be difficult days ahead, but we are going to come out the other side.

All around this country, Americans are standing up to meet this challenge. We have our heroic healthcare workers who are putting their lives on the line to care for the seriously ill, our first responders who got their name because they are always the first on the scene in any crisis, and new heroes: grocery store employees, truck drivers, delivery people, pharmacy employees—people we may have taken for granted before but won't again.

Everywhere I look in my State, I see South Dakotans helping other South Dakotans. It is the same all across this country: people looking out for their neighbors, providing meals for those in need, offering childcare help to those who can't telework, running errands for elderly, or those with compromised immune systems who can't leave their house.

I was touched to read a story from the Rapid City Journal yesterday about a group of young people from Eagle Butte, SD, who showed up outside the Medicine Wheel Village Nursing Home to hold up signs to encourage the residents who can't receive visitors right now because of the risk of virus transmission.

We are going to get through this together. My colleagues and I in the Senate are going to keep working to deliver the resources that Americans need to confront and defeat this disease.

I yield the floor.

RESERVATION OF LEADER TIME

The PRESIDING OFFICER. Under the previous order, the leadership time is reserved.

CONCLUSION OF MORNING BUSINESS

The PRESIDING OFFICER. Morning business is closed.

MIDDLE CLASS HEALTH BENEFITS
TAX REPEAL ACT OF 2019—Motion
to Proceed—Resumed

The PRESIDING OFFICER. Under the previous order, the Senate will resume consideration of the motion to proceed to H.R. 748, which the clerk will report.

The senior assistant legislative clerk read the following:

A bill (H.R. 748) to amend the Internal Revenue Code of 1986 to repeal the excise tax on high cost employer-sponsored health coverage.

The PRESIDING OFFICER. The Senator from Tennessee.

CORONAVIRUS

Mr. ALEXANDER. Mr. President, in a few minutes, the majority leader will begin a process that will permit the Senate to act for the third time to deal with this unprecedented healthcare crisis that we are facing. Our message to the American people is this: This is about your paycheck. This is a collection of the best ideas that Democratic Senators and Republican Senators have that we believe will generate trillions in economic support that will, No. 1, keep payroll checks coming; No. 2, relieve the financial burdens on Americans; and No. 3, begin to contain this COVID-19 virus.

The legislation we will be voting on will contain about \$1.7 trillion in Federal spending, and it will authorize the Federal Reserve Board and the Treasury Department to generate trillions more in liquidity and credit support for companies of all kinds to try to keep payrolls checks coming to workers.

In the end, the only way to end this crisis—and the only way to get the American economy moving again—is to contain the disease. This will require, as soon as possible, adopting a new goal. That goal should be to test every American who needs it for COVID—19 as soon as possible, and then isolate and care for the few who are sick and fast-track treatments and vaccines so that Americans can go back to work and go out to eat and resume a normal life again. This legislation will make all COVID—19 tests free.

The government has shut down the economy to fight this disease, and the government has to help pay the cost of

the suffering that this disease has caused, but the sooner we make more tests available and stop telling Americans not to get a test, the better.

Just yesterday, a California company announced a 45-minute test that could be taken in a doctor's office while also getting a flu test. Expanding tests like this will do more to get the economy moving again than spending trillions stabilizing businesses and supporting employees.

Yesterday, I spoke with the chief executive officer of the company that makes that test. This is a well-established company that makes millions of flu tests. He said they could make 45,000 tests available by the end of the month and 2 million tests by the end of June. More instances of expansion of tests that you can get at the same time you visit a doctor's office is what we need.

The legislation the Senate will be considering has three goals: one, keep the payroll checks coming as much as possible; two, relieve financial burdens on Americans; and, three, contain the disease.

Keeping the payroll checks coming means \$300 billion for loans to small businesses. If they use the loans to pay the wages, the loans will be forgiven.

It authorizes the Federal Reserve Board and the Treasury Department to create trillions more in financial credit support for States, cities, and large businesses so they will be able to stay in business and pay their employees.

It expands the emergency paid sick and family leave passed by the House and then the Senate last week—to workers who were laid off and later rehired by their employers.

The second goal is to relieve the financial burden on Americans. That section of the bill includes checks to individuals and families: \$1,200 for individuals, \$2,400 for a couple, and \$500 for each eligible child.

Federal income taxes don't have to be filed until July 15. Estimated taxes can be delayed until October 15. It will make it easier to use retirement savings without penalty.

All student loan payments will be deferred for 6 months. There are 43 million Americans with student loans. There is priority on both sides of the aisle for more Federal funding for State unemployment insurance programs, so States can increase benefits, waive the waiting week, and expand eligibility to self-employed and independent contractors.

There is money for block grants for States for K-12 education, for higher education, and for children and families, including the child care and development block grants, which will provide immediate assistance to childcare centers.

Finally, containing the disease is the third goal. It makes all COVID-19 tests free. There is nearly \$100 billion for the public health and social services emergency fund. That is at least \$75 billion for hospitals and \$10.5 billion for accelerating diagnostics, treatments, and vaccines

We are probably a few months away from a treatment for COVID-19. This would accelerate the efforts that are being made now to determine if these treatments work and if they are safe. We are even further away from a vaccine, but if there is any way to accelerate that vaccine, this \$10 billion will help to do that.

There is another \$1.7 billion for the strategic national stockpile, which has the purpose of buying the equipment that our medical personnel especially need; \$4.5 billion for the Centers for Disease Control and Prevention for State and local preparedness and response grants and to improve public health; \$80 million for the Food and Administration, again, Drug for diagnostics, treatments, and vaccines; \$1.32 billion for community health centers. There are 1,400 centers with 12.000 sites. They are the hospitals for probably 28 or 30 million Americans across this country. And there is \$20 billion for veterans healthcare.

The goal of the legislation we will be considering has these objectives: keep the paychecks coming as much as possible, relieve financial burdens on Americans, and, most importantly, contain the disease.

Senator Thune mentioned that now one of our Members, Senator Paul of Kentucky, has tested positive for the coronavirus. That reminds us of what every family in this country is going through today and worrying about. It also should remind us of the urgency of moving ahead.

We have been working together for several days with our counterparts on the other side. This is a collection of ideas that will keep the paychecks coming, relieve financial burdens, and contain the disease. It is time to vote on it, approve it by a big margin, and send it to the House of Representatives so we can intensify our efforts.

I yield the floor.

Mr. McCONNELL. Mr. President, I suggest the absence of a quorum.

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

UNANIMOUS CONSENT AGREEMENT

Mr. McCONNELL. Mr. President, I ask unanimous consent that notwith-standing rule XXII, the cloture vote on the motion to proceed to H.R. 748 occur at 6 p.m.

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

The PRESIDING OFFICER (Mr. Young). The Senator from West Virginia.

Mr. MANCHIN. Mr. President, I would like to just say a few words about what we are going through and what we are experiencing. I can only give you my experiences back home in West Virginia.

I have been on conference calls because we are social distancing, as we all are. I have talked to the nurses' association, the medical association, and the hospital association. The main concern we have right now is of our medical providerships' being stable enough and protected enough so, if need be, they can continue to take care of us. Right now, they are scared to death because they are not getting the protective equipment they need. They don't have the personal protection equipment, such as the masks or the shields or the gowns—all of the equipment that a first responder or a medical provider should have. That is what we are fighting for right now. Also, we have rural hospitals and rural clinics throughout all of America-West Virginia is mostly all rural—and they are all scared to death that they are not going to have the finances with which to stay afloat.

The proposal that we have right now, that they are working on—that both sides are working on-is inadequate and insufficient. MITCH McCONNELL's proposal falls short of delivering the protection the medical providerships need. They talk about the economy and the recovery of this economy, but we need to find a treatment for the virus as we know it. For the people who do contract it, they will know they have a treatment that can cure them, and then we must find a working vaccine as quickly as possible. We have been told that this could take 12 months or longer.

The treatment is the most important thing, and protecting our healthcare workers is the most important thing. Keeping our hospitals and clinics and all medical providers vibrant right now and able to survive this economic downturn is the first and foremost thing, and it is the thing that didn't get the attention that we needed.

I am hoping that between now and before we vote, at 6 o'clock, the two sides can come together. I implore of my colleagues on the Republican side to basically express their concerns to their leader, MITCH MCCONNELL, that we need to have a balanced approach.

I am concerned about the economy. I am concerned about the workers. Through no fault of their own, we have had workers throughout West Virginia who have been laid off. They have done nothing wrong except to have been in professions, basically, because of the health concerns of our country, that had to lay them off. The businesses they worked for had to stop—cease and desist. They had to stop. It was through no fault of their own. Basically, for the health of this country, it was best if they closed. These people have no control whatsoever over their destinies except to ask: When can we get this thing cured? When do we get ahead of this cycle, or ahead of the curve, so we may get back to normal?

Wall Street will not return, I can assure you, no matter how much money we throw at Wall Street. It is not going

to have confidence built into it is as long as the virus is out there without any type of a treatment or a vaccine coming down the pike that is going to cure and protect us. That is what this is all about.

Don't you think we should be putting the resources on the front end to help these providers, to give some assurances to the American public, to the people in West Virginia that we have found and we have a treatment now that will work?

God forbid if you contract the disease, and the virus attacks you, but we can help you. You are not going to perish from this. But with that being said, it doesn't make any sense to me that—the proposal that Leader McConnell from the Republican side has put forth is absolutely, totally worried about Wall Street at this time.

I am worried about the people in rural West Virginia and all over Main Street. Those are the people we are worried about, and Wall Street is going to do just fine. It has always rebounded real well. They always come back strong. But the market has to have stability to it and it has to have confidence in it and the people have to have confidence.

So that is where we stand. Let's take care of the people whom we are asking to take care of us if we need them. Let's take care of our healthcare workers, our nurses, our first responders, all of our doctors. Let's take care of the facilities that they are keeping open for us, which is the hospitals and the clinics—everything that we possibly can to protect them. Let's make sure that our workers and these healthcare providers don't go down because if that system goes down, I can assure you, you can't print enough money for Wall Street to rebound. If the healthcare system in this country is not able to take care of the people of America, that will not happen.

And if West Virginians can't count on our hospitals and clinics to take care of them, and if the workers who work there—the nurses and all of the different people who work within that system—aren't able to go to work because they might have contracted the virus, we have done nothing special to help them with their childcare and everything because they will be working extraordinary hours. This is where our emphasis should be right today. This is what we should be talking about.

Yet we are miles apart now because Wall Street is not maybe taken care of to the likes of what they would like. I can't understand it at all. I really don't. I want them to succeed, and they will succeed. I want them to have a generous loan program—not a gift but a loan program—and I want to make sure that people who have lost their jobs and the business has closed down due to no fault of their own have the backing of this great country of ours and the government right here. That is whom I am worried about.

The proposal that is on the table today does not do that. If we had to

vote today at this time, I would vote no, not to proceed. We will stay here all night long. They are worried about what happens when the markets open in the morning. We will work around the clock. I am fine. I can stay here until 7, 8 o'clock. We can all work around the clock, but there has to be a balanced approach and putting healthcare first.

RECESS

Mr. MANCHIN. Mr. President, I ask unanimous consent that the Senate stand in recess until 5 p.m. today.

There being no objection, the Senate, at 3:18 p.m., recessed until 5:02 p.m. and was reassembled when called to order by the Presiding Officer (Mrs. LOEF-FLER).

MIDDLE CLASS HEALTH BENEFITS TAX REPEAL ACT OF 2019—Motion to Proceed—Resumed

The PRESIDING OFFICER. The Senator from Maine.

CORONAVIRUS

Ms. COLLINS. Madam President, the United States is facing a crisis unlike any other in our recent history. This is no time for partisanship or for political differences to prevent us from coming together and working in the best interests of the American people.

The coronavirus pandemic has arrived on our shores, and it is growing exponentially, sickening our people and devastating our economy. As of today, more than 26,700 Americans have tested positive for the virus, and 340 people have died, while 176 have recovered. In my home State of Maine, there are now 89 cases in 8 different counties.

Hospitals, doctors, and nurses are struggling to triage the influx of patients. Nursing homes are locking down their facilities in an attempt to safeguard their vulnerable residents.

Students and teachers have had to transition abruptly to online learning as schools have closed across the Nation. Parents have been left with no childcare. Workers have been laid off or fear that they may soon lose their jobs as the outbreak worsens.

To help mitigate the spread of this dangerous virus and protect those who are at highest risk, Americans have stepped forward to take the proper precautions and to follow the guidelines that are issued by the Centers for Disease Control.

Although measures such as limiting large social gatherings and reducing nonessential travel are important to help contain the coronavirus and reduce contagion, they are also taking a tremendous toll on our economy. There are 30 million small businesses in the United States. They employ nearly 60 million Americans, about half of our Nation's workforce. According to a recent survey, 96 percent of small business owners say they have already been

affected by the coronavirus—not in the sense that they have become ill with it, but their customer base has simply dried up—and 51 percent say they will only be able to keep open for up to 3 months if the economic consequences continue. The potential loss of more than half of our Nation's small businesses, and the impact on the millions of people they employ is simply unacceptable.

In my State the number of claims for unemployment filed in a span of just 3 days this month was nearly double those filed in all of March 1 year ago. Maine is on track to surpass the highest weekly total of unemployment claims since the great recession of 2008. The situation is dire, and it is only going to get worse unless we act and we act now.

We must come together as Republicans and Democrats in this Chamber and in the House to provide relief to the American people to ensure that workers continue to receive paychecks or other forms of assistance. Of course, we continue to build on the two bills that we have already passed to protect the health and safety of the American people.

Looking beyond the statistics that I just recited, the real world effect of this economic devastation is evident everywhere. I just got off the phone from talking to a couple in Lewiston. ME, Jimmy and Linda Simones. They run a third-generation family diner. It is well known and a favorite place to stop by for lunch. They tried to convert to a takeout business, but it just didn't work. So for the first time ever in this diner's history, the Simones family is forced to close their doors and to lay off their workers—workers who have been with them for years, workers who include not only themselves but their son George.

Every day I have heard from small business owners who are anxious about the future of their businesses and how they can continue to pay their employees who are often their family members, their friends, and their neighbors. The last thing they want to do is to lay off their employees and shut their doors, but they fear they may have no other choice. They simply do not have the cash flow, the revenue coming in the door, to allow them to remain open.

The tourism sector, which is so critical to jobs in Maine, has been particularly hard hit. A small hotel in Brunswick, ME, received 84 cancellations within 24 hours of the local college suspending its in-person classes. A well-known Irish pub in Bangor, ME, had to close for St. Patrick's Day, probably its biggest day of the year, and has been forced to lay off 60 people. A charter bus company based in Lewiston lost \$400,000 in 3 days because two major tours canceled. If tourism is further reduced, this bus company predicts losses of more than \$1 million.

Countless other businesses in my State—such as restaurants, the lobster and fishing industries, gyms, B&Bs, gift shops, retailers, and hair salons—have also been hard hit. The hospitality industry, in particular, is at risk of being devastated, as conferences and vacation trips continue to be canceled.

A hair stylist in Biddeford, a good friend of mine, was forced to shutter her shop, and, at the same time, she lost her part-time job bartending when the bar that employed her was also required to close. When these small businesses suffer, it has a cascading effect on their employees, from housekeepers to wait staff, to bartenders, to fishermen, to drivers, to retail clerks. These are just some of the countless examples of the economic damage that is occurring in every community because of the virus and through absolutely no fault of the small businesses or their workers. But for the coronavirus and the steps that State and local governments have taken, as well as the Federal Government, these businesses would be thriving. In Maine, they would be beginning to start staffing up for the summer months for the height of the tourism season.

It is essential that Congress act immediately without partisan bickering, without delay—act immediately to protect the paychecks and to provide other relief to supplement the earlier bills that we have passed.

I am pleased to report that help is on the horizon for small businesses and their workers that would allow them to weather the current storm. As a member of the Small Business Task Force, I have been working very closely night and day with a group of my colleagues—Senator Rubio, Senator Cardin, and Senator Shaheen. Our staffs have worked literally through the night on legislation to provide relief to small businesses and their employees.

The Keeping Workers Paid and Employed Act that I authored with Senator Rubio, the chairman of the Small Business and Entrepreneurship Committee, provides a plan to do just that. Through our negotiations with Senator Shaheen and Senator Cardin, who have been wonderful partners—wonderful partners—we have produced, jointly, a \$350 billion plan that would help mitigate this crisis.

Our group has worked night and day in a bipartisan fashion. We have kept in mind the common goal of protecting those employees who have been laid off or who are at risk of being laid off because of the cashflow problems of their employers, problems that these small businesses did not create but, rather, are a result of the COVID-19 pandemic.

Our joint vision is to help small businesses and their employees make it through to the other side of this crisis by providing cashflow assistance quickly to employers who agree to keep their workers on the payroll. This would allow employers to stay in business and keep paying their employees.

More than 100 Maine small businesses and the Maine Chamber of Commerce