

never mind that tech company liability matters have nothing to do with the National Defense Authorization Act. He just doesn't like that there was criticism coming down for some of the misstatements and lies and disinformation he has been spreading on social media.

The President also fails to recognize that this Defense authorization bill, in fact, does get tough on China. It creates a new Pacific Deterrence Initiative that puts America back in the seat of leadership in that region, where we need to be. The Trump administration could have started this initiative on its own, but it did not, so Congress stepped up and created this security partnership because the White House was asleep at the wheel. At the end of the day, I suppose we can't expect anything more from a President who has denigrated our troops by calling them suckers and losers.

I voted to support the fiscal year 2021 NDAA. I will support it again to override this President's unforgivable and reckless veto. I am glad the House did so on Monday. I hope we in the Senate do the same. Coming back to Washington was not something I looked forward to this week. I wanted to stay home. Yet I knew, when it came to funding our troops, I had to be here. Many of my colleagues feel the same. I hope, tomorrow, we can take that up quickly.

CORONAVIRUS

Mr. DURBIN. Mr. President, there was then the drama around the COVID-19 relief bill.

It was hard to describe what we went through in the last week to 10 days with messages from the White House. I wish that the President and those around him, advising him, would have called to mind the 335,000 Americans who have lost their lives due to this deadly pandemic and the many more who have lost a family member, friend, or loved one. In Illinois, we have lost 16,000 lives to COVID-19—tragic, historic. I extend my deepest condolences to the friends and families of those who have died or who are fighting this virus. Many are my friends.

More than 121,000 Americans spent last night in the hospital—a grim new record of hospitalizations as our heroic nurses and doctors face unrelenting stress from this crisis. I just think, as I reflect on the interviews of these men and women who are on the frontline of healthcare, how stoic they usually are, how controlled they usually are, and how they are losing it now. With the overwhelming numbers they are facing and the terrible prospect of someone's dying with a member of the family being unable to even enter the room in the last minutes of one's life has got to be heartbreaking on a scale that none of us can imagine. Think about doing that every single day. They have done it. I will tell you we will never be able to repay them with our gratitude. They are true American heroes.

Many of us returned to Washington this week. As I said, we are celebrating the holidays in a fashion like never before with social distancing, Zooms, FaceTime, and calls with family and loved ones. It is no substitute for the kids being there to open their gifts on Christmas morning, but it is the reality of what we face today.

There is some hope on the horizon, and though I have been many times critical of the Trump administration, I do want to give the President credit for the Warp Speed Program. It is amazing, as I read the stories, of what they were able to achieve in discovering two vaccines that can treat Americans and people around the world and keep them safe as they face this coronavirus. It broke all the records in the discovery of these vaccines. As I read about it, I continue to be grateful and want to make sure America recognizes the doctors, the scientists, and the researchers.

Barney Graham—I didn't know his name until yesterday—came out of a story published in the *New Yorker*. He works at the National Institutes of Health. He is given a great deal of credit for the breakthrough in the first two vaccines that have been approved. There are others just like him. I salute Dr. Francis Collins, of the National Institutes of Health, and Dr. Anthony Fauci, both of whom have become my friends over the years—and what a job they have done for America. So many more deserve recognition, and I hope there will be an opportunity to give it to them.

The fact is, these doses of vaccines are starting to move across the country. Last week, Illinois—I am proud to say—led the Nation. I congratulated our Governor, J.B. Pritzker, yesterday. More than 100,000 healthcare workers received their first shots last week. I asked him why we led, and he said: I don't know. We just put together our own program of distribution, and it worked. Thank goodness it did. Lives will be saved because of it, but there is so much more to do.

Progress in administering the vaccine has been slow as we still struggle to reach the hardest hit areas. The rosy projections from the administration have not come to fruition yet, but the fact is, we have two viable vaccines. That is miraculous. I look forward to the new administration's—the Biden administration's—new management in this effort, and I am glad Congress came together to pass a relief bill that included \$30 billion for vaccine development and distribution.

When the President said he wasn't going to sign this bill, I thought: How can he say that? He should be taking credit, rightfully, for the Warp Speed Program and his role in seeing that program move forward instead of complicating the distribution of the vaccines by threatening to veto the bill. Fortunately, for us, in the end, he signed the bill.

On Sunday evening, the President signed the bipartisan annual spending

bill and the COVID-19 relief bill. There were complaints about the size of the bill. Well, the entire Federal budget was included in that bill, as well as the COVID-19 relief undertaking, as well as many other bills, such as the Water Resources Development Act. All of these are major pieces of legislation, and they were combined in one bill that went way beyond 5,000 pages.

Unfortunately, the President delayed in signing the bill and created needless uncertainty in America, particularly among the unemployed and others who are suffering from this public health and economic crisis. This agreement provides much needed support for many of them, but they will have some delay in receiving their checks because of the President's period of indecision. Enhanced unemployment benefits of \$300 a week and an extension of the unemployment program, created under the CARES Act, through March 14 will bring more relief to many millions of families.

Possibly the largest single item in the COVID relief bill—\$325 billion—went to provide our Nation's ailing small businesses another chance at survival. The Paycheck Protection Program worked in the initial CARES Act, and it was renewed in this undertaking.

An extension of the Federal eviction moratorium through January 2021, coupled with \$25 billion in emergency rental assistance, will literally mean that people will not be evicted right after Christmas. Approximately, \$850 million is going to Illinois to help keep families in their homes during this pandemic.

The 15-percent increase in nutrition assistance is certainly needed. It goes through the SNAP program, which was historically known as food stamps, to make sure that families have something on the table. I can tell you that I woke up this morning in Springfield, IL, to look at the front page of the newspaper and learn that an anonymous donor had given our local food bank \$500,000. The people at the food bank were, of course, appreciative and said they desperately needed it in my hometown and towns all across America. This increase in food stamp assistance is long overdue, and I am glad it was included.

The bill includes a number of important measures, but we have to go to work to make sure that we deal with the sharp turn of an emergency response to this bill and do more. We address the needs required to respond to this pandemic immediately, but more will follow. It was a tough negotiation and an honest compromise, and I was happy to be part of a bipartisan group of Senators who may have gotten the ball rolling—at least we think we did—in order to hand it over to the leaders to finish the job. I think what we have achieved, on a bipartisan basis, was largely included in the final bill, and it addressed the major elements that were necessary.

One of the most important items that Congress failed to reach agreement on was funding for State and local governments. States and localities are struggling with increased costs and decreased revenues due to the pandemic. By this summer, my home State of Illinois will have lost more than \$5 billion in revenues. I can tell you that this is going to cause pain and cutbacks. This is not money that was lost in our pension system, which has its own share of troubles; it is money that was directly attributable to the downturn in revenues because of the COVID-19 pandemic. It isn't just happening in Illinois; it is happening all around the country—in red and blue States. Our neighboring State of Kentucky, to the south of us, is facing the same hardships we are.

Federal funding for States and localities needs to be done for our great cities and great States that are struggling, and I certainly hope that the next President, when he is sworn in on January 20, will take this up as one of his highest priorities. Our Nation's economic recovery is slowed down by budget cuts that will be necessary in States and localities because of this cutback in revenues.

Now, the most widely discussed measure of the COVID-19 relief bill is a second round of economic impact payments. Just yesterday, the House of Representatives passed the CASH Act, which is a measure that would increase the direct payments to individuals—adults and children—from \$600 to \$2,000 for those who earn less than \$75,000 a year. The measure passed in the House by a vote of 275 to 174. Over the past several months, we have heard time and again from economists that we run the risk of doing too little, which far outweighs the risk of doing too much when it comes to this economic recovery.

The head of the Federal Reserve, Chairman Powell, has really instructed us to keep the foot on the accelerator so that our economy doesn't slump into a recession. At a time when so many American families are laid off, unemployed, and simply struggling to get by, there is nothing more invigorating to the economy than to have a cash infusion. Those with limited resources who are battling to pay bills turn around and spend that money quickly. They don't salt it away for some future rainy day. They need it now. That is why we should seriously consider this.

By passing this enhanced measure, we can restore the American public's confidence in Washington and by the fact that we are listening and working together, on a bipartisan basis, to respond. This measure that passed the House of Representatives has the support of the President, Speaker PELOSI, House Democrats, as well as many House Republicans. Leader SCHUMER and my Senate Democratic colleagues support it. So I hope Senator MCCONNELL—the Republican leader—and his

colleagues in the Republican caucus will join us and allow us to pass this bill quickly this week. Let's step up to the plate and get this done. The American people have waited too long for this relief.

I, for one, am proud of my colleagues on both sides of the aisle for coming together and passing a meaningful relief bill, but the time for patting one another on the back is over. Let's finish the job. Let's make sure that we have this authorization bill for the Department of Defense and that we come to the rescue of our families across America who need defense against the vagaries of this pandemic and this economy. We can finally see a slight glimmer of light at the end of this tunnel. If we want to address the needs of Americans in crisis, it starts with passing this legislation.

I yield the floor.

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.

COMPETITIVE HEALTH INSURANCE REFORM ACT

Mr. DAINES. Mr. President, I rise today to speak about my bipartisan legislation, the Competitive Health Insurance Reform Act, which I introduced with my colleague Senator PATRICK LEAHY. This is important legislation that will protect consumers from anticompetitive practices by repealing the outdated antitrust exemption for the health insurance industry. This bill has wide bipartisan support, as well as a strong history of near-unanimous congressional consensus, having passed the House of Representatives three times, most recently this September.

In 1944, the Supreme Court ruled in *United States v. South-Eastern Underwriters* that the business of insurance was a form of interstate commerce. This meant that the health insurance industry would be subject to Federal antitrust laws under the Commerce Clause of the Constitution. The insurance industry began raising uncertainties about whether this meant that States would no longer have authority to regulate insurance. When Congress acted to reaffirm this State authority, in the McCarran-Ferguson Act, the insurance industry managed to add a last-minute special-interest loophole that exempted the business of insurance from Federal antitrust laws.

It has become clear that this antiquated exemption has effectively given insurance companies the power to collude to drive up prices, restrict competition, and deny consumers choice. The large health insurance companies of today have taken advantage of this exemption to abuse the market and ar-

tificially inflate healthcare costs. As a result, consumers are paying higher prices to get basic healthcare services, which couldn't be a worse outcome in the middle of a major pandemic.

I recognize concerns have been raised about whether this legislation might impair or create uncertainty regarding the authority of State insurance regulators. I appreciate hearing from all stakeholders and wish to put those concerns to rest by making clear the intent and scope of the bill. This legislation merely amends a peripheral provision of the McCarran-Ferguson Act containing an antiquated exemption from Federal antitrust laws as it applies to health insurance companies. It does not in any way interfere with, supersede, or abrogate the authority provided and guaranteed by the McCarran-Ferguson Act to State insurance regulators to regulate the health insurance industry.

This legislation would ensure that health insurance companies would be subject to Federal antitrust laws in the same way as the rest of the American economy, including other regulated sectors. Most importantly, as this bill does not disturb any of the authority provided to State insurance regulators under the McCarran-Ferguson Act, it does not empower Federal authorities to interfere with, supersede, or prevent states from regulating the health insurance industry however they see fit.

Simply put, this legislation would give the Department of Justice and the Federal Trade Commission authority to apply antitrust laws to anticompetitive practices in the health insurance industry. Furthermore, it is the intent of the authors of this legislation that the DOJ and FTC notify and work with states on investigations they have received or are undertaking that involve health insurance entities in their state.

The Competitive Health Insurance Reform Act will restore full transparency, promote oversight, and encourage competition within the health insurance industry. I look forward to this legislation being signed into law by the President.

Ms. COLLINS. Mr. President, I appreciate Senator DAINES joining me to clarify the intent of the Competitive Health Insurance Reform Act of 2019. This legislation, which Senator DAINES has introduced with Senator LEAHY, would modify the McCarran-Ferguson Act by eliminating the health insurance industry's exemption from Federal antitrust laws. That sounds like a good idea, but it has implications for longstanding State regulation of the insurance industry.

States have had the primary responsibility for the regulation of health insurance since the 1940s. Given my past experience as commissioner of Maine's Department of Professional and Financial Regulation, I know firsthand that State insurance regulators do a good job of responding to the needs and concerns of their insurance consumers. To protect consumers, State insurance