

Proponents of this bill couch their efforts with the refrain that history is calling. I think they have got it half right. Someone's calling all right, but it is not history. It is the American worker. He is wondering where the jobs are. It is the middle-class family wondering how Congress could try to pass a scheme that won't do anything to control costs. It is one of the roughly 40 million seniors wondering when Medicare became a piggy bank to fund more government and higher premiums.

I have enumerated the specifics about the Medicare cuts in this bill before: nearly \$135 billion in cuts to hospitals, \$120 billion in cuts to Medicare Advantage, nearly \$15 billion in cuts to nursing homes, more than \$40 billion from home health agencies, early \$8 billion from hospices—hospices. Nearly one-half trillion dollars in cuts: this is what some have audaciously started referring to as "Saving Medicare." I don't know what's more preposterous: saying that this plan "saves Medicare," or thinking that people will actually believe you.

Arthur Diersing gets it. He is a constituent of mine from Versailles, KY. Here's what he had to say about this plan. He wrote:

I . . . agree that there are some things in the health care system that need to be fixed or improved. But let's work on the most important 5-6 issues rather than turn the whole system upside down, and run up the cost for all of us and take away from us seniors.

Mr. Diersing knows what he is talking about. He knows this bill doesn't reflect the views of the American people. Americans have been asking us to cut costs, not raise them. They want the kinds of step-by-step reforms that would actually make a difference, without bankrupting the country and without further expanding the role of the government in their lives. Americans don't want this bill to pass. Instead, they want us to earn their trust with the kind of commonsense reforms Republicans have been talking about all year and which our friends have brushed aside.

Americans want us to end junk lawsuits against doctors and hospitals that drive up costs. And yet there is not a serious word about doing so in the 2,074 pages of the Democrat bill. Americans want us to encourage healthy choices like prevention and wellness programs. And yet Democrat leaders couldn't come up with a serious word about these kinds of reforms in 2,074 pages.

Americans want us to lower costs by letting consumers buy coverage across State lines. They want us to let small businesses band together to negotiate lower insurance rates. And yet Democrats have ignored both of these ideas, despite having 2,074 pages to include such ideas.

Americans also want us to address the rampant waste, fraud, and abuse in the current system before we create an entirely new government program. And yet Democrats don't seriously confront

this problem in their 2,074 page monument to more government, more taxes, more spending, and more debt.

Americans are fed up with big-government solutions that drive up taxes and debt and which only seem to create more problems, more abuse, and more fraud.

In the face of this, our friends on the other side of the aisle appear determined to plow ahead with their plans. They don't seem to care that Americans are telling them to stop and start over and fix the problem, which is health care costs.

Democrat leaders may think they hear history calling. But the sounds they should be hearing are the voices and the concerns of ordinary Americans. The American people will be heard in this debate, I assure you. In a democracy, public opinion should not be and never is irrelevant.

At the beginning of the health care debate, we were told this \$1 trillion experiment would actually lower premiums for American families. Yet just this morning, this very morning, the independent Congressional Budget Office provided an analysis showing that the Democratic bill will actually increase premiums for American families. That is the CBO this morning. It indicated this will actually increase premiums for American families. So a bill that is being sold as a way to reduce costs actually drives them up.

The bottom line is this: After 2,074 pages and trillions more in government spending, massive new taxes and one-half trillion dollar cuts in Medicare, most people, according to the Congressional Budget Office—most people—will see their insurance premiums go up. This is not what the American people are asking for, and it certainly is not reform.

I yield the floor.

RESERVATION OF LEADER TIME

The ACTING PRESIDENT pro tempore. Under the previous order, the leadership time is reserved.

MORNING BUSINESS

The ACTING PRESIDENT pro tempore. There will now be a period for morning business until 3 p.m. with Senators permitted to speak for 10 minutes each.

The Senator from Florida is recognized.

HEALTH CARE REFORM

Mr. NELSON of Florida. Mr. President, when we start the debate on the health bill, I will be exceptionally eager to take the floor and to address some of the points the Republican leader has just addressed.

Most of us went home. As the minority leader said, most of us heard from our constituents who were not bashful about expressing their opinions. It is

interesting that a lot of those opinions I heard were from the people who are just reeling in agony because they are in the middle of some medical procedure such as chemotherapy and suddenly they get a notice from their insurance company that they are canceled or they are desperate to get health insurance coverage and have been terminated from their job where they had it, and then an insurance company tells them they will not insure them because they have a pre-existing condition.

I do not believe there is anybody in America who is satisfied with the way the overall health care and health insurance industry delivery system is giving us our health care. Whenever it is said this bill that is before the Senate now is going to increase the cost, let's remember our costs are already increased by the people who do not have insurance who end up at the most expensive place, which is the emergency room, since they have not had any preventive care when they are in an emergency. All of the rest of us pay for it. On average that is \$900 to \$1,000 that is tacked on to our insurance policies we are paying as a hidden tax to pay for all those whom, if brought into the health insurance system, we would not be paying for.

I will save the rest of my remarks until we get on the health bill.

THE ECONOMY

Mr. NELSON of Florida. Mr. President, I want to take this time to talk about this terrible economic recession. To those people, by the way, who do not have a job, it is not a recession, it is a depression. The times are difficult economically all over this country but especially in my State of Florida which has an unemployment rate that is well above the national average, and there are pockets in Florida where the unemployment rate is exceptionally soaring, such as southwest Florida. It is this continued economic devastation from home foreclosures, business closings, and high unemployment rates that is threatening the prosperity of the country and particularly States such as mine, Florida.

For example, in southwest Florida, we learned last week that another local bank had been shut down by Federal regulators. It is the sixth bank failure to hit that region this year. On the housing front, numbers were released that indicate Fort Myers still has a long way to go to climb out of the housing mess. While the positive news was that foreclosures had declined 20 percent from September to October, the area still ranks fifth in the country in foreclosures.

We need to continue the steps to get the housing market back on its feet. One of those steps we did include the \$8,000 tax credit for first-time home buyers. That goes through next spring. Most recently, we took one step further when we passed a \$6,500 tax credit for existing homeowners who sell their