

So, remember, when the Republicans say: Be very afraid, don't be very afraid of reform, be very afraid of doing nothing. That is a reason to be very afraid.

Then my Republican friends will say: They didn't take any of our ideas. Well, it turns out when the bill was being written in the Senate, well over 100 amendments—I think it was 160 amendments—of the Republicans were incorporated into the work of the HELP Committee. Oh, that is not good enough for them. We took 160 of their ideas, why can't they take an equal amount of our ideas? Why can't we work together, come to the table across party lines? It doesn't work that way.

Then the President had them up for, I thought, a very instructive meeting, and the President took three or four more very big ideas of the Republicans—dealing with HSAs, dealing with medical malpractice, dealing with selling insurance across State lines, and a couple of other things. Yet they still say: It is not enough.

Then they say: Be very afraid, people. Be very afraid because the Senate might do this with a majority vote. Well, I would suggest that all of us are here because we won a majority vote. I don't hear any of my colleagues suggesting we need 60 percent of the vote to win. We are here.

I support minority rights very strongly, but there is a point where something turns and it becomes obstruction. I can't look into the faces of any of my constituents who are having all of these problems and tell them: I am sorry, I couldn't do anything even though we had a majority in the Senate.

So they are scaring people about using a procedure they have used over the years. Out of 22 times, they have used the reconciliation procedure requiring a majority vote 16 times. I need to say that again. My Republican friends, who abhor the use of a majority rule, used it 16 times out of the 22 times it was used, and mostly it was used for health care.

Then they say: Oh, no; when we used it, it was for much smaller things. Well, no, I checked it out. The whole Reagan revolution was done by reconciliation—all the Bush tax cuts, health care and all. So the very slippery slope of their argument, whatever the argument of the day is, at the end of the day it is about scaring people. It is all about scaring people.

So I am going to close with this. I am going to talk about the 8 or 10 things that happened within 6 months to a year that this bill was signed into law—real things. For all new policies, you can keep your child on your policy until he or she is 27 years of age—27 years of age. I know a lot of people whose kids have been thrown off their policy. They may have had asthma, for example, and the insurance company says they have a preexisting condition and so they can get no insurance. We fix that in this bill.

If you have a preexisting condition and you are an adult, and you can't get insurance, you can join a high-risk pool and get insurance very soon—within 90 days. If you run a small business that is struggling to find affordable health insurance, or you are self-employed—and I have spoken to so many people in that situation in California—there will be many billions of dollars for small business and self-employed people in tax credits to help them get insurance.

The President has also proposed increasing funding for community health centers by \$11 billion so they can provide affordable, high-quality care to even more families in need.

There will be no preexisting conditions for children. If you have a child who has a preexisting condition, they still can get insured. I think about the story HARRY REID told about the couple who had full insurance, and the woman gave birth to a baby and the baby had a cleft palate. The couple was distraught, but the doctor said: Don't worry. We can fix that baby right up and no one is going to know there was a problem.

So they wrote to their insurance company. You know what their insurance company said, even though they gave full coverage to that pregnant woman. They said: Your baby has a preexisting condition. You are out of luck.

Mr. President, that is morally reprehensible. So if you want to be scared about something—and I don't believe in being scared about anything—be scared about the status quo. Be scared about what your insurers could do to you in today's world.

What else will happen with this bill? Well, prevention is pretty much free. As soon as this bill is signed into law, you get to go to your doctor and get preventive treatment pretty much for free.

If you are a senior and you are on a prescription drug plan, we are going to close that gap—that payment gap where you get to a certain level and then your insurance company stops paying until you reach yet another level. This creates the situation where at the time you need your medicine the most, it is not there for you. We are going to close that doughnut hole. By the way, that impacts 794,000 Californians. The President wants to give about \$250 to help our seniors who fall into that doughnut hole right away.

Also, there will be insurance reform. The minute this bill is signed into law, an insurance company must use 80 percent of their income on you—on the people who have insurance—not on them, not putting it in their pockets, not on these outrageous bonuses and paying their people millions of dollars. So 80 to 85 percent will have to go into the business of helping their people by expanding coverage or lowering premiums.

There are a couple more things that will kick in—no more caps on new

plans. I remember my husband and I once had a plan that had a cap. We didn't even know it, but somebody warned us and we realized it was a bad plan and there was a cap. I forget the amount, but it wasn't that high.

Also, you will be protected from your insurance company walking away from you. No more rescissions in all new plans. There are other benefits to retirees. In 2014, we will have these exchanges, and you will be able to shop for the best insurance in an exchange online. It will be very clear.

So we are moving in the right direction, Mr. President. At the end of the day, by the way, this bill saves money. Not only is it deficit neutral, it helps the deficit. Why? Because we take the fraud, waste, and abuse out of the system.

My message to the people of this great country is, don't listen to the fear mongering. Learn the facts. Understand how life will be better if we move forward with this reform—but not in 3 years, right away. I think if we do that, and we realize we are going to do it in a way that actually reduces the deficit, there should be strong support for this bill.

I hope we will be able to get to that day as we focus on getting this country on track: jobs, jobs, jobs. We also fix this problem of unaffordable health care, tenuous health care. It has to become something we can count on.

I yield the floor and suggest absence of a quorum.

The PRESIDING OFFICER (Mr. UDALL of New Mexico). The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

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

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

CONCLUSION OF MORNING BUSINESS

The PRESIDING OFFICER. Morning business is closed.

TAX EXTENDERS ACT OF 2009

The PRESIDING OFFICER. Under the previous order, the Senate will resume consideration of H.R. 4213 which the clerk will report.

The assistant legislative clerk read as follows:

A bill (H.R. 4213), to amend the Internal Revenue Code of 1986 to extend certain expiring provisions, and for other purposes.

Pending:

Baucus amendment No. 3336, in the nature of a substitute.

Reid (for Murray-Kerry) further modified amendment No. 3356 (to amendment No. 3336), to extend the TANF Emergency Fund through fiscal year 2011 and to provide funding for summer employment for youth.

Coburn amendment No. 3358 (to amendment No. 3336), to require the Senate to be transparent with taxpayers about spending.